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WISCONSIN INSURANCE REPORT

LEE SHERMAN DREYFUS
Governor

SUSAN M. MITCHELL
Commissioner of Insurance

BUSINESS OF 1981

SECRETARIES OF STATE*

Ex Officio Commissioners of Insurance

Name	Residence	Term
LLEWELYN BREESE	Portage	from Jan. 3, 1870 to Jan. 5, 1874
PETER DOYLE	Prairie du Chien	from Jan. 5, 1874 to Jan. 7, 1878
HANS B. WARNER	Ellsworth	from Jan. 7, 1978 to Apr. 1, 1878

COMMISSIONERS OF INSURANCE

PHILIP L. SPOONER	Madison	from Apr. 1, 1878 to Jan. 3, 1887
PHILIP CHEEK, JR.	Baraboo	from Jan. 3, 1887 to Jan. 5, 1891
WILBUR M. ROOT	[illegible]vgan	from Jan. 5, 1891 to Jan. 7, 1895
WILLIAM A. FRICK	[illegible]e	from Jan. 7, 1895 to Oct. 15, 1898
EMIL GILJOHANN	[illegible]e	from Oct. 15, 1898 to Jan. 5, 1903
ZENO M. HOST	[illegible]ukee	from Jan. 5, 1903 to Jan. 1, 1907
GEORGE E. BEEDI	[illegible]arrass	from Jan. 7, 1907 to Jan. 2, 1911
HERMAN L. EKERN	[illegible]itehall	from Jan. 2, 1911 to July 1, 1915
M. J. CLEARY	[illegible]lanchardville	from July 1, 1915 to Apr. 10, 1919
PLAT WHITMAN	[illegible]ighland	from Apr. 10, 1919 to July 17, 1923
W. STANLEY SMITH	Ashland	from July 17, 1923 to June 2, 1926
OLAF H. JOHNSON	Gratiot	from June 2, 1926 to Jan. 10, 1927
M. A. FREEDY	Wauwatosa	from Jan. 10, 1927 to July 1, 1931
H. J. MORTENSEN	New Lisbon	from July 1, 1931 to Oct. 1, 1939
MORVIN DUEL	Fond du Lac	from Oct. 1, 1939 to Aug. 8, 1948
J. L. SONDEREGGER	Madison	from Oct. 1, 1948 to Dec. 1, 1948
JOHN R. LANGE	Madison	from Dec. 1, 1948 to July 15, 1955
ALFRED VAN De ZANDE	Campbellsport	from July 15, 1955 to Nov. 1, 1955
PAUL J. ROGAN	Ladysmith	from Nov. 1, 1955 to July 2, 1959
CHARLES MANSON	Wausau	from July 2, 1959 to Sept. 15, 1965
ROBERT D. HAASE	Marinette	from Sept. 15, 1965 to Sept. 7, 1969
S. C. DUROSE	Madison	from Oct. 1, 1969 to Apr. 8, 1975
HAROLD R. WILDE	Madison	from Apr. 8, 1975 to Mar. 18, 1979
SUSAN M. MITCHELL	Madison	from Mar. 19, 1979 to

*By chapter 56, section 32, General Laws of 1870, the Secretary of State was Commissioner of Insurance ex officio until 1878. The office of the Commissioner of Insurance was made elective in 1881. In 1911 the office was made appointive instead of elective.

State of Wisconsin \ OFFICE OF THE COMMISSIONER OF INSURANCE

Lee Sherman Dreyfus
Governor

Susan Mitchell
Commissioner

P.O. Box 7873
Madison, Wisconsin 53707
(608) 266-3585

The Honorable Lee Sherman Dreyfus
Governor, State of Wisconsin
State Capitol
Madison, Wisconsin 53702

Dear Governor Dreyfus:

I am pleased to submit to you the 113th report of the Office of the Commissioner of Insurance. The report covers business for the year 1981.

Major events of the year are listed in the section entitled Highlights of 1981. They include passage of legislation to eliminate unnecessary regulation, implementation of laws to provide health insurance to people unable to secure it in the private market, reduction of rates for credit life insurance by one-third and simplification of agency procedures and administrative rules.

I hope this report is useful to you and the people of Wisconsin.

Sincerely,

Susan Mitchell

Susan Mitchell
Commissioner of Insurance

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I - ADMINISTRATION OF THE OFFICE

ORGANIZATIONAL STRUCTURE

The Office is divided into two major divisions; the Division of Regulation and Enforcement and the Division of Administrative Services. A brief description follows:

I. Commissioner's Staff

The Commissioner's staff includes the deputy commissioner who serves as the head of the agency in the Commissioner's absence, and also heads the Division of Regulation and Enforcement; the head of the Division of Administrative Services; the staff counsel and the Commissioner's secretary.

II. Division of Regulation and Enforcement

Office of Policy Analysis. The Office of Policy Analysis is comprised of specialized technicians who provide the commissioner and other agency personnel with technical expertise and analysis of policy issues, legislative analysis and planning, and direct the public information program of the agency.

Bureau of Rates and Forms. This bureau is responsible for reviewing the rates, forms and contracts filed with the agency by insurers; determining compliance with applicable laws and rules; initiating appropriate administrative actions; examining insurer rating procedures, advertising files and policyholder reserves; and staffing several risk sharing plans established by statute.

Bureau of Complaints and Market Conduct. This bureau provides assistance to consumers in resolving problems with insurers and agents; disseminates information to the public; investigates agent activities; conducts field reviews of insurer marketing practices; prepares enforcement proceedings; and prosecutes offenders.

Bureau of Financial Examinations. This bureau monitors the financial solvency of insurers licensed to do business in Wisconsin. It conducts field audits of domestic insurer operations; administers insurer rehabilitations and liquidations; audits and collects insurer taxes and fees and collects and administers the fire department dues program.

III. Division of Administrative Services

Bureau of Staff Services. This bureau is responsible for all general administrative functions of the agency including the administration of the insurance intermediaries testing and licensing program, centralized word processing, data processing, budget, personnel and clerical support services.

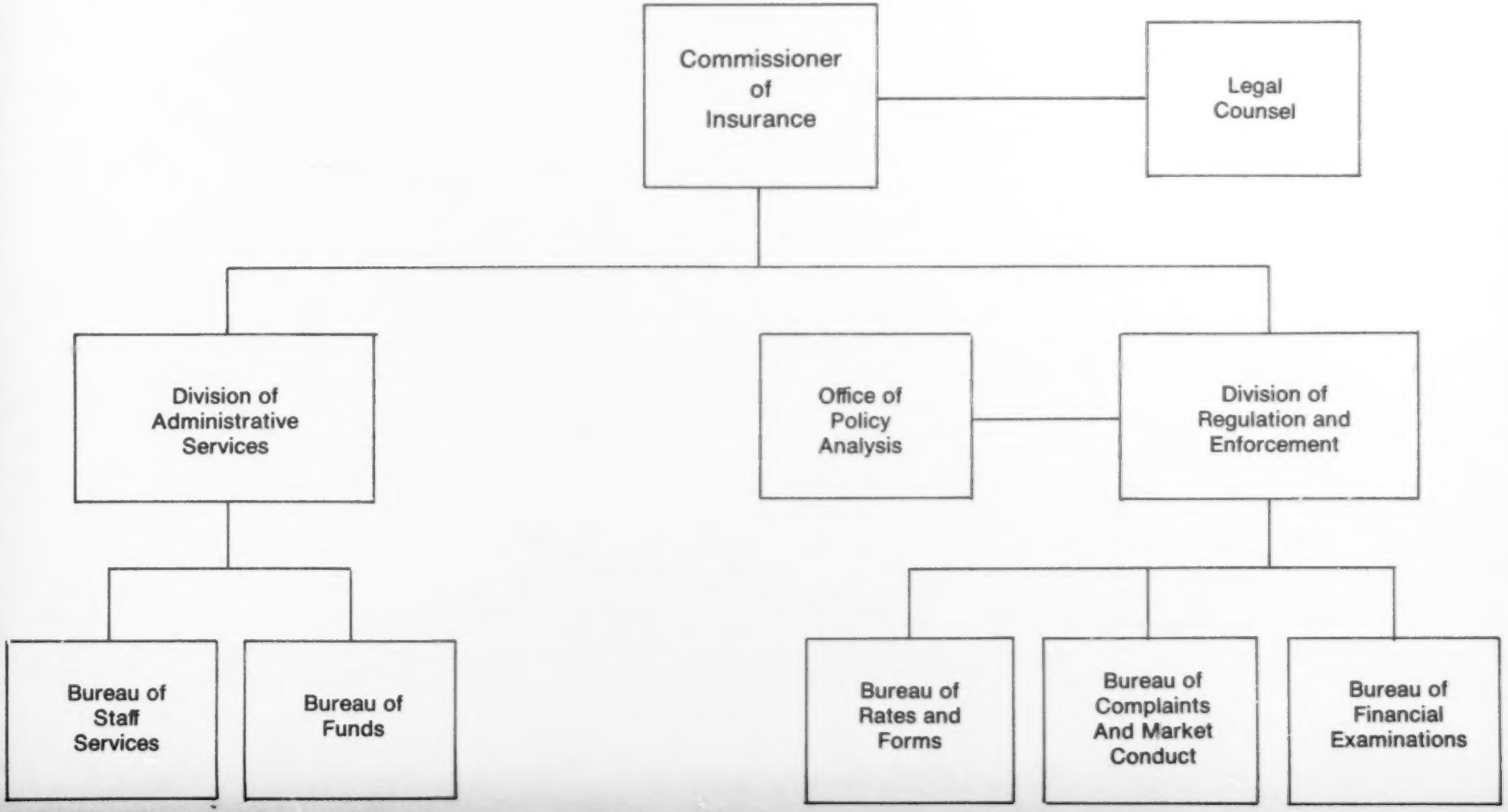
Bureau of Funds. This bureau consists of the three segregated funds for which this agency has administrative responsibility: the Local Government Property Insurance Fund, the State Life Insurance Fund and the Patients Compensation Fund.

The Property Insurance Fund provides property insurance protection to qualified local government units.

The State Life Insurance Fund offers life insurance to Wisconsin residents in amounts not exceeding $10,000 per person.

The Patients Compensation Fund provides excess protection to health-care providers against medical malpractice claims.

ORGANIZATION AND STAFFING OF THE OFFICE OF THE COMMISSIONER OF INSURANCE


Commissioner of Insurance
Legal Counsel
Division of Administrative Services
Office of Policy Analysis
Division of Regulation and Enforcement
Bureau of Staff Services
Bureau of Funds
Bureau of Rates and Forms
Bureau of Complaints And Market Conduct
Bureau of Financial Examinations

OFFICE PERSONNEL
As of March 1, 1982

Susan Mitchell	Commissioner
Sharon Dowd	Secretary
Walter Cole	Attorney
Lynne Lazcano	Legal Secretary
Robert Luck	Attorney

DIVISION OF REGULATION AND ENFORCEMENT

Thomas R. Hefty	Administrator-Deputy Commissioner
Lorraine Homan	Administrative Assistant
Jean Terry	Secretary

Office of Policy Analysis

Marvin E. Van Cleave	Assistant Deputy Commissioner
Mary Grossman	Public Information Officer
Janet Reinke	Planning Analyst

Bureau of Rates and Forms

John F. Keegan	Director
Milton A. Alswager	Insurance Rate & Form Analyst
H. Roy Andersen	Insurance Rate & Form Analyst
David C. Bower	Insurance Rate & Form Analyst
Bradford S. Gile	Actuary
David L. Heineck	Insurance Rate & Form Analyst
Gloria Hodgson	Program Assistant
Lauren L. Schlinkert	Insurance Rate & Form Analyst
Rosemary Van Susteren	Insurance Rate & Form Analyst
Norman J. Wirtz	Insurance Rate & Form Analyst

Bureau of Complaints and Market Conduct

Mary Michal	Director
Gordon L. Krueger	Chief
Susan M. Abdel-Moneim	Insurance Examiner
Harland Amborn	Insurance Examiner
Sandra Anderson	Insurance Examiner
Jan Angell	Clerical Assistant
Cecil Brown, Jr.	Insurance Examiner
Donna Bryant	Insurance Examiner
Audrey Butterfield	Clerical Assistant
Diane E. Dambach	Insurance Examiner
Melanie Luft	Program Assistant
Delbert Paulman	Insurance Examiner
Inez Paynter	Program Assistant
Donald M. Sprague	Insurance Examiner

Bureau of Financial Examinations

Matthew C. Mandt	Director
James W. Borchardt	Insurance Examiner
Danford C. Bubolz	Insurance Examiner
Annette Byrnes	Program Assistant
Stephen M. Caughill	Insurance Examiner
Suzanne Drabers	Insurance Examiner
Andrew M. Fell	Insurance Examiner
Cruz J. Flores	Insurance Examiner
John Horak	Insurance Examiner
Jackie Karls	Clerical Assistant
Craig A. Lochner	Insurance Examiner
Paul A. Mestelle	Insurance Examiner
Jean E. Olson	Insurance Examiner
Guenther H. Ruch	Insurance Examiner
Yvonne Sherry	Administrative Assistant
Rae Taylor	Insurance Examiner
John R. Trimbell	Insurance Examiner
Robert Walker	Planning Analyst
Walter White	Insurance Examiner

DIVISION OF ADMINISTRATIVE SERVICES

John Torphy	Administrator

Bureau of Staff Services

Ledell Zellers	Director
Debra L. Seeliger	Secretary

Data Processing Section

Bruce Caucutt	Management Information Specialist-Supervisor
Nancy Crabb	Management Information Specialist
Teresa Manko	Management Information Specialist
Deloris A. Schultz	Management Information Technician

Document Processing Section

Judy Jensen	Administrative Assistant
Marcia L. Elliott	Word Processing Operator
Barbara A. Falk	Word Processing Operator
Shirley M. Fessenden	Word Processing Operator
Mary Franco	Clerical Assistant
Ellen Gojmerac	Clerical Assistant
Irene M. Knickmeier	Word Processing Operator
Helen Ledin	Program Assistant
Florence A. Malec	Word Processing Operator
Rachel Rankin	Clerical Assistant

Services Section

Carol Niebuhr	Account Specialist-Supervisor
Mary M. Gates	Clerical Assistant
Betty J. Raimond	Fiscal Clerk
Elise Taliaferro	Clerical Assistant

Agents Licensing Section

James H. Prey	Chief
Phyllis Scott	Data Entry Operator
Rhonda Shaw	Data Entry Operator
Gail Weber	Program Assistant
Elizabeth Weston	Clerical Assistant

Bureau of Funds

Local Government Property Insurance Fund

Wallace J. Ewald	Community Services Specialist

State Life Insurance Fund

Mary Vesperman	Chief
Sheila Becker	Program Assistant
Susan Hanssen	Account Specialist
Alice Sundt	Clerical Assistant
Jean Wendlick	Clerical Assistant

Patients Compensation Fund

Eugene R. Haskins	Chief
Elaine Gundlach	Program Assistant

OFFICE FINANCES
REVENUE
Fiscal Year 1980-1981

PROGRAM I - SUPERVISION OF THE INSURANCE INDUSTRY

Source	Total Collected	Retained by Office-Comm. of Ins.*	Net Received by State
Premium Taxes	$40,225,619	$	$40,225,619
Fire Department Dues	4,159,108		4,159,108
Penalties & Fines	109,035		109,035
LICENSE FEES:	(341,925)	(307,733)	(34,192)
Adjuster License	1,569	1,412	157
Vending & Motor Club	1,688	1,519	169
Agent Licenses - Resident	143,974	129,577	14,397
Insurance Company License	57,979	52,181	5,798
Rating Bureau License	2,500	2,250	250
Surplus Lines License	11,400	10,260	1,140
Agent Licenses - Non Resident	73,505	66,155	7,350
Corporation Licenses	49,310	44,379	4,931
SERVICE FEES:	(2,489,382)	(2,240,444)	(248,938)
Admissions and Incorporations	9,565	8,608	957
Annual Statements (Company)	42,001	37,801	4,200
Certificates	6,357	5,721	635
Folio Charge	16,715	15,044	1,672
Insurance Company Examination	903,840	813,456	90,384
Service of Process	28,640	25,776	2,864
Valuation of Life Policies	1,335	1,202	133
Miscellaneous Fees**	1,146,706	1,039,035	114,670
Agents Examinations	291,301	262,171	29,130
Non-Resident Examination	41,997	37,797	4,200
Amended License	925	833	93
Totals	$47,325,069	$2,548,177	$44,776,892
	100%	5%	95%

*The Office of the Commissioner of Insurance is financed by license and service fees. Ninety percent of these are retained. The remaining ten percent plus retaliatory fees and taxes accrue to the General Fund. Fines and penalties accrue to the School Fund.

**Includes fees for initial and renewal listing of resident and non-resident agents.

EXPENSES

Administrative Expenses	Fiscal Year 1980-81
Program 1, Supervision of the Insurance Industry	$2,562,868
Program 2, Patients Compensation Fund	94,600
Program 3, Local Government Property Insurance Fund	148,340
Program 4, State Life Insurance Fund	157,809
Program 5, Health Insurance Risk Sharing Plan	16,801
Total	$2,980,418

HIGHLIGHTS OF 1981

- Passage of legislation to eliminate unnecessary regulation of the insurance industry including laws updating and revising insurance agent licensing regulations; eliminating tuberculosis as a mandated benefit, and eliminating the $100,000 limit on group term life insurance.
- Implementation of the Wisconsin Health Insurance Risk Sharing Plan.
- Adoption of revised procedures to monitor the financial solvency of insurance companies licensed to do business in Wisconsin.
- Reduction of the prima facie rate for credit life insurance by one-third.
- Adoption of rules relating to the compulsory and security surplus requirements for insurance companies.
- Simplification of the notification procedure for life insurance replacements.
- Streamlining of the procedure for listing agents with insurance companies.
- Adoption of biennial licensing of insurance agents and adoption of a procedure to suspend and revoke licenses for agents who do not pay fees promptly.
- Development of a rule on Medicare supplement insurance which will bring Wisconsin into compliance with federal regulations.
- Increased prosecutions of serious violations of insurance laws.
- With Wisconsin Insurance Security Fund, provision of continued insurance coverage to 125,000 policyholders of Reliable Life and Casualty.
- Participation on the Supplemental Health Insurance Panels established by Congress to oversee implementation of the federal regulations on health insurance sold to the elderly.

II - EXECUTIVE ACTIONS

LEGISLATION

Three bills introduced at the request of the commissioner and actively supported by her had been enacted by the legislature by the end of February, 1982. These are:

Chapter 38 - revising regulation of insurance agents.

Chapter 39 - consolidating mandatory disability benefits in s. 632.895, Stats.

Chapter 40 - removing the limit on the amount of term life insurance which may be provided for an individual through group term life insurance.

Several other bills affecting insurance had been enacted by the same date:

Chapter 20 - the executive budget bill including changes in payment of premium taxes and fees, scheduling examinations, and the fire department dues program.

Chapter 41 - remedial legislation relating to fees paid by town mutuals for certificates of authority and relating to notice of right to continue group insurance coverage.

Chapter 51 - adjustable maximum interest rates on life insurance policy loans.

Chapter 55 - acceptance of certificates of disability by insurers - equal weight to certificate signed by physician or by a chiropractor.

Chapter 65 - sanctions on a dentist or dental hygienist for incompetence, negligence or billing irregularities.

Chapter 78 - triple damages for damage caused by arson.

Chapter 82 - regulation of Medicare supplement policies, requiring disclosures to prospective life and disability insurance buyers.

Chapter 83 - changes to the mandatory health insurance risk-sharing plan.

Chapter 85 - required coverage of equipment and supplies for treatment of diabetes under disability insurance policies.

Chapter 96 - implementing the merger of the Wisconsin Retirement Fund, State Teachers Retirement System, Milwaukee Teachers Retirement Fund and boards governing those programs.

Chapter 99 - maternity coverage for dependent children under group disability insurance policies.

NAIC ACTIVITIES

The Commissioner's office participates in the National Association of Insurance Commissioners. During 1981, Commissioner Mitchell served on the following committees and subcommittees of the NAIC:

Consumer Participation (EX 4) Subcommittee
Market Conduct, Examination and Reporting (B) Committee
Market Conduct & Trade Practices (B1) Subcommittee
Competition (B3) Subcommittee
Property and Casualty (D) Committee (Vice Chair)
Property Insurance (D1) Subcommittee (Chair)

Bradford Gile, Actuary for the office, served as a member of the Life, Accident and Health Insurance (C4) Technical Subcommittee.

Commissioner Mitchell served as Vice Chair of the Supplemental Health Insurance Panel, which was appointed by President Carter and charged by Congress with reviewing the various states' Medicare supplement regulatory programs. The panel determined that all but six states had enacted or were likely to enact regulations at least as strict as the standards recommended by Congress. The panel will continue at least through July, 1982.

The committee structure of the National Association of Insurance Commissioners was changed in 1981. During 1982, Commissioner Mitchell has agreed to serve on the following committees, subcommittees and task forces:

Securities and Insurance Regulation Task Force of Executive Committee
Systems for Deregulation and Improved Regulation Task Force of Executive Committee (Chair)
Market Conduct Surveillance Task Force of Market Conduct and Consumer Affairs (EX 3) Subcommittee
Life Insurance (A) Committee
Group Life and Health Insurance Task Force of Life Insurance (A) Committee
Medicare Supplement Task Force of Accident and Health (B) Committee
Group Life and Health Insurance Task Force of Accident and Health (B) Committee
North American Securities Administrators Association/National Association of Insurance Commissioners Joint Committee

ADMINISTRATIVE RULES

Changes made in 1981 in the Wisconsin Administrative Code applicable to insurance are described below.

Ins 2.07 Replacement of life insurance or annuity contracts; disclosure requirements.

Section Ins 2.07 has been repealed and recreated to provide a simplified notice and disclosure to persons who may replace their life insurance or annuity contracts.

The revisions in the subsection to Ins 2.07 reflect the goal to disclose replacement in a simple straightforward manner with a minimum of administrative detail. Subsection (4) of the rule sets out the duties of an agent to complete and furnish the notice to the applicant and to submit a copy to the insurance company representative.

Every authorized insurer must inform its agents of the requirements of this rule and be sure that it receives the notices required. Subsection (5) also requires that where replacement is involved, a policyholder will be guaranteed a 20-day right to return a policy for a full refund of premium. Effective 3/1/82.

Ins 2.13 Separate accounts and variable contracts.

Repeal and recreation of ss. Ins 2.13 (2) and (9), Wis. Adm. Code, establishes criteria for an agent to sell variable annuity contracts. Effective 11/1/81.

Ins 3.25 Credit life insurance and credit accident and sickness insurance.

Ins 3.25 (12) (b), (c), (d) and (e) were amended to change the prima facie credit life insurance premium rate as authorized by s. 424.209 (2), Wis. Stats., because the data on file with the Commissioner's office indicate that the premium rate which is currently in the rule produces a ratio of losses to premiums which differs from the loss ratio standard of 50% required by statute for credit life insurance. Effective 10/1/81.

Ins 3.27 Advertisements of and deceptive practices in accident and sickness insurance.

The section requiring certification of an insurer's advertising file was repealed effective 4/1/81.

Ins 3.39 Standards for accident and sickness insurance sold to Medicare eligible.

The purpose of the proposed amendments was to discontinue the use of Medicare supplement categories 4A and 4B. These categories do not meet the standards established by the Baucus Amendment to H.R. 3236, amendments to the federal Social Security Act.

Section Ins 3.39 (7) (b) Nursing home coverage was repealed and recreated to establish minimum requirements for insurance which may be sold as nursing home insurance. A policy form providing coverage for care in a nursing home shall meet the standards set forth in Ins 3.46. Effective 5/1/81.

Ins 3.41 Individual conversion policies.

The purpose of s. Ins 3.41 is to clarify the type of coverage which must be offered for conversion purposes, by interpreting the term "reasonably similar to the terminated cov-

erage" and to specify that the experience under such policies may be used in the computation of the premium to be charged for individual conversion coverage. Effective 5/1/81.

Ins 3.42 Plans of conversion coverage.

The purpose of Ins 3.42 is to promulgate three plans of individual coverage varying in degree of covered benefits to be offered as individual conversion policies, as authorized by section 632.897 (4) (b), Stats. Effective 5/1/81.

Ins 3.43 High limit comprehensive plan of benefits.

The purpose of Ins 3.43 is to establish standards for approval of a policy form providing a high limit comprehensive plan of benefits for conversions, as authorized by section 632.897 (4) (b), Stats. Effective 5/1/81.

Ins 3.44 Effective date of s. 632.897, Stats.

The purpose of s. Ins 3.44 is to interpret the provisions of s. 632.897 (2) (b) and (9), Stats., describing when the provisions of that statute apply to individual and group insurance policies. Effective 5/1/81.

Ins 3.45 Conversion policies by insurers offering group policies only.

The purpose of s. Ins 3.45 is to interpret s. 632.897 (4) (d) (first sentence) and (6), Stats., with respect to conversion requirements for an insurer offering group policies only. Effective 5/1/81.

Ins 3.46 Standards for nursing home insurance.

The purpose of these changes is to establish minimum requirements for insurance which may be sold as nursing home insurance. In order to be sold as nursing home insurance, the contract must provide coverage for care received while a patient of any licensed nursing home. Exclusions based on the level of care received, whether the care is received as a result of sickness or injury, and whether the care is received after a hospital confinement will no longer be permitted in nursing home insurance. Effective 11/1/81.

Ins 3.47 Cancer insurance solicitation.

The purpose of Ins 3.47 is to promulgate a rule as authorized by s. 628.34 (12) requiring insurers who sell cancer insurance to give out a buyer's guide to all prospective buyers of cancer insurance. Effective 8/1/81.

Ins 4.01 Interpretation and implementation of s. 632.05 (2), Stats., total loss.

This rule interprets the statute cited, relating to measurement of loss for property insurance. Subsection (1) states that s. 632.05 (2) and the rule apply to policies issued or renewed on or after November 29, 1979. Subsection (2) lists interpretations of the law as it applies to seasonal dwellings, outbuildings, mobile homes, multifamily units, combined commercial/residential properties, condominiums, property under construction and operation of building laws. Effective 5/1/81.

Ins 4.07 and 4.08 Inland marine insurance.

Section Ins 4.07 was repealed because the definitions included in it are out-of-date. No revised definition of inland marine insurance is proposed because the specific definition of the various classes of inland marine insurance is not needed for rate regulation under Chapter 625, Stats. Similarly, section Ins 4.08 which presently exempts certain inland marine classes from rate filing requirements is amended so that all classes of inland marine insurance risks are exempt from the rate filing requirements of section 625.13, Stats. Effective 9/1/81.

Ins 4.10 Wisconsin insurance plan.

Reference to the urban property protection and reinsurance act of 1968 (PL90-448) is deleted from the rule because the standards required by that act prevent the Plan from operating effectively. Wisconsin has never filed a claim for the reinsurance and has paid many dollars for the coverage.

Because there is only one servicing company, the second sentence of sub. (7) (g) is deleted. The Plan was originally set up as an assigned risk plan with multiple servicing carriers. The objective of the Plan can be accomplished more easily by selection of only one servicing carrier. The language in sub. (19) is amended to include reference to the pertinent statute. Effective 5/1/81.

Ins 6.20 Investments of insurance companies.

Section Ins 6.20 (8) has been amended to eliminate the restriction on investment in equipment securities or certificates of equipment trusts related to assets of the insurer. This change is in paragraph (b) and the changes in paragraphs (c), (e), (j), (k) and (l) clarify that the restrictions on the investments listed are related to the insurer's investment in the aggregate. Section Ins 6.20, Wisconsin Administrative Code, implements Chapter 620, Stats., generally and subsection (8) lists additional classes of investments which may be counted for the purposes specified in s. 620.21, Stats., as authorized by s. 620.22 (8). Effective 9/1/81.

Ins 6.50 Kinds of individual intermediary-agents licenses.

The repeal of s. Ins 6.50 (2) (f), Wis. Adm. Code, interprets s. 628.04 (3), Stats., and eliminates the separate licensure of an agent selling variable contracts. Effective 11/1/81.

Ins 6.52 Biographical data relating to company officers and directors.

This rule was amended to remove reporting requirements for new officers and directors of nondomestic insurers. Effective 4/1/81.

Ins 6.57 Listing of insurance agents by insurers.

The amendments to Ins 6.57 eliminate the required filing of some forms and clearly state that payment for initial listings will be annual at the time of renewal rather than being required at the actual time of listing. Effective 10/1/81.

Ins 6.58 Licensing of corporations and partnerships as insurance intermediaries.

Ins 6.58 (6) was amended to provide for biennial rather than annual regulation fee filing. Ins 6.58 (5) was amended to refer to the renumbered standards of competency and trustworthiness for agents. Effective 10/1/81.

Ins 6.59 Licensing of individuals as agents.

Ins 6.59 was revised as a result of a fee increase by Educational Testing Service, the organization which provides testing services for the licensing of insurance agents. The revision also provides for a more accurate reflection of actual costs by eliminating the fee difference for a license enlargement or retest and an original test. Effective 10/1/81.

Ins 6.61 Intermediary records.

Section Ins 6.61 (5) which interprets 628.04 (1) (b) 2., Stats., requires agents to notify the commissioner within 30 days of felony convictions or formal disciplinary action. Effective 10/1/81.

Ins 6.62 Competence and trustworthiness standards.

Ins 6.62 has been incorporated into 6.59 in a more concise, readable form. Effective 10/1/81.

Ins 6.63 Regulation charge.

Ins 6.63 (1) to (3) was amended to provide for biennial rather than annual regulation fee filing. Effective 10/1/81.

Ins 6.63 (4) to (6) was repealed and recreated to establish that nonpayment of regulation fees will result in license suspension 30 days after billing and license revocation 60 days after suspension. Relicensure after revocation shall be through requirements as outlined in s. Ins 6.59, Wis. Adm. Code. Effective 11/1/81.

Ins 6.72 Risk limitations.

Section Ins 6.72 risk limitations has been repealed and recreated to include the text of s. 201.16, 1973 Statutes, as risk limitations rather than to refer to that statute in the rule. It is believed this will make the risk limitations more accessible to those affected by the rule. Although s. 201.16, 1973 Statutes, was repealed by Ch. 272, Laws of 1979, the commissioner of insurance continues to have risk limitation responsibilities under ss. 623.11 and 623.12, Stats. Effective 9/1/81.

Ins 6.80 Retention of records.

The purpose of section 6.80 is to establish minimum time periods for which records of insurers must be maintained. The statutes and the administrative code set forth record retention requirements, but in most cases there is no reference to the length of time for which the records must be kept. This rule interprets sections 180.43, 181.27, 601.42, 601.43, 611.51 (a), 611.61, and 645.23, Wis. Stats.

This section requires that records of company operations be kept for at least three years. For domestic companies as defined in s. 600.03 (27) (c), Stats., corporate records must be kept permanently. Records relating to insurance in force must be kept as long as the insurance is in force.

Insurers must be able to reproduce records in hard copy if they are not stored in that form. The rule will apply to all insurers licensed under Chapters 611, 612, 613, 614, 615 and 618, Stats. Effective 7/1/81.

Ins 16.01 Annual billings for the examination of domestic insurers.

Section 16.01 has been amended in several parts. The amendments to Ins 16.01 (1), (2) and (3) (b) specify that health maintenance organizations are excluded from the annual assessment process and are subject to a direct charge for the actual costs of examination. The amendments to Ins 16.01 (30) (b) and (4) (b) provide that insurance agencies which are examined are subject to a direct charge for the cost of examination. The amendments to Ins 16.01 (4) (a), (5) and (8) change the budgeting and reporting requirements from a calendar year basis to fiscal year basis in order to conform with the state's fiscal year. They also establish a fixed month - November - for the required annual hearing and expand the topics to be covered at that hearing.

Ins 16.01 (3) (c) requires domestic insurers to pay for the actual cost of the conduct of an examination which they request, the end of the period of which is within three years of the end of the period of their last examination. Such requests are usually for the purpose of licensure in another state and the direct charge is in addition to the annual assessment. Effective 1/1/82.

Ins 17.28 Health care provider fees.

The purpose of the amendment to subsection (b) is to implement and interpret the provisions of section 655.27 (3), Stats., relating to fees to be paid by health care providers for participation in the Patients Compensation Fund. The rule was originally adopted to provide fees to be effective from July 2, 1980 to June 30, 1981. The purpose of these amendments is to revise the rule to provide for fees to be effective from July 1, 1981 to June 30, 1982, to reflect the actuarial-underwriting experience by the Fund. Effective 7/1/81.

ADVISORY BOARDS AND COUNCILS

Wisconsin laws (section 15.04) provide that heads of independent agencies may create and appoint such councils and committees as the operation of the agency requires. The insurance code (section 601.20) authorizes the Commissioner of Insurance to create advisory councils and committees to assist in dealing with regulatory problems. The Commissioner is to provide by rule for the creation, governance, duties and termination of any council or committee which is established. The expert advice provided the Commissioner through these councils results in more efficient regulation of the insurance industry to the benefit of insurance consumers and insurers.

The Commissioner and members of her staff also serve on various councils and boards and thus aid Wisconsin residents by providing advice and suggestions on matters related to insurance regulation.

A description of the various councils and boards with which the Office of the Commissioner of Insurance is involved follows:

Insurance Security Fund Board

This board administers the Insurance Security Fund established by Chapter 646, Stats., to provide a mechanism for protecting insureds in the event of liquidation of insurers and to assess the cost of such protection among insurers. The Commissioner of Insurance, along with the Attorney General and the State Treasurer, are members of this board and serve with seven representatives of insurers subject to Chapter 646, Stats.,

appointed by the Commissioner upon consideration of the recommendation of insurance organizations.

Wisconsin Retirement Fund Board and Wisconsin Retirement Board

This Board administered the funded retirement system for most state and municipal employees, other than teachers, under the supervision of the Employee Trust Fund Board in accordance with the provisions of Chapter 41, Wis. Stats., and section 15.16 and 15.165 (3), Stats. The board consisted of the Commissioner of Insurance (or an experienced actuary in her office designated by her) and eight other persons appointed by the Governor. During 1981, the Commissioner of Insurance was represented by M. E. Van Cleave, Assistant Deputy Commissioner. Chapter 96, Laws of 1981, effective December 6, 1981, merged the retirement systems for public employees. The Wisconsin Retirement Fund Board was replaced by the Wisconsin Retirement Board under s. 40.03 (8) to appoint members to the Employe Trust Funds Board and to the Investment Board, to study and recommend alternative administrative policies, authorize and terminate disability annuity payments and approve or reject administrative rules that apply to members other than teachers. The Commissioner of Insurance or an experienced actuary will continue to be a member of this board.

Employe Trust Funds Board

The Employe Trust Funds Board is authorized by section 15.16 (1), repealed and recreated by Chapter 96, Laws of 1981, and with powers set out in section 40.03 (1), created by the same chapter. The board is to authorize and terminate payment of annuities and benefits under the public employe trust fund chapter, approve the tables to be used for computing benefits under the Wisconsin retirement system, appoint the Secretary of the Department of Employe Trust Funds, select and retain an actuary, aprove contribution rates and acturial assumptions, approve or reject administrative rules proposed by the Secretary and have other related powers enumerated under s. 40.03 (1), Stats. Four of the members of this board are appointed by the Wisconsin Retirement Board. M. E. Van Cleave was appointed January 19, 1982, to represent the Wisconsin Retirement Board on the Employe Trust Funds Board.

Group Insurance Board

This board was authorized by section 15.16 and 15.165 (2), Stats., and performed the duties and exercised the powers conferred upon it under section 40.10, Stats. The board was responsible for administering the group life and group health insurance program for state employees, as well as a separate group life program for employees of participating municipalities. Chapter 96, Laws of 1981, which merged the retirement programs for public employees, authorized continuation of the Group Insurance Board under s. 15.165 (2), Stats., and outlined its powers under s. 40.03 (6), Stats. This board will continue to have general authority for the group life and group health insurance programs for public employees. The Commissioner of Insurance or her designee is a member of the Group Insurance Board.

Council on Fire Service Training Programs

This body, authorized by section 15.947, Wis. Stats., functions under the State Board of Vocational, Technical and Adult Education, and furnishes advice and guidance to the Board in the establishment and maintenance of training programs in fire prevention and protection. The Council comprises representatives from the Division of Emergency Gov-

ernment (Bureau of Civil Defense and Disaster Control), the Department of Industry, Labor and Human Relations and the Office of the Commissioner of Insurance, together with six members of fire departments appointed by the Governor for staggered six-year terms.

During 1981 the Commissioner of Insurance was represented on this council by Norman J. Wirtz, Insurance Rate and Form Analyst.

Joint Survey Committee on Retirement Systems

This committee performs duties mandated under section 13.50, Stats. Committee membership comprises two majority party Senators, one minority party Senator, two majority party Representatives to the Assembly, one minority party Representative to the Assembly, an Assistant Attorney General, a member of the public selected by the Governor, the Commissioner of Insurance or an experienced actuary in her office designated by her and the Secretary of the Department of Employee Trust Funds.

This committee evaluates all legislative proposals which would create or modify any system of retirement for public officers or employees. No such bill may be acted upon by the legislature until it has been referred to this committee for preparation of a written report thereof. Such a report must indicate the probable cost involved, the effect of the proposal upon the actuarial soundness of existing retirement systems, and the desirability of the proposal as a matter of public policy.

During 1981 the Commissioner's office was represented on this committee by M. E. Van Cleave, Assistant Deputy Commissioner.

Retirement Research Committee

This committee performs duties mandated under section 13.51, Stats. Its membership is broadly representative of employe and employer groups having vested interests in various state retirement programs. The committee has investigatory powers over all state retirement systems for public employees. In addition, it may require any public pension or retirement system to furnish it with periodical financial reports and records. The committee conducts a continuous review of retirement benefits afforded to public employees under the existing state system in light of the requirements and complexities of modern retirement programs; to this end it maintains a current reference library of all public employee pension and retirement plans throughout the United States. It makes its findings and recommendations available to the Governor and the legislature.

During 1981, M. E. Van Cleave, Assistant Deputy Commissioner, served on the committee.

Insurance Agents Advisory Council

The duties of the Insurance Agents Advisory Council, which was created by Wisconsin Administrative Code section Ins 6.10, are to advise the Commissioner with respect to the carrying out of her agent-related functions. This includes the licensing of agents, the preparing and giving of agents' examinations, and the promotion of courses of instructions in the various lines of insurance for agents and would-be agents.

Property and Casualty Advisory Council

This council advises the Commissioner on regulatory matters in the areas of property and casualty insurance. The Council has four insurance company members, two agent

members and three public members. The members who served during 1981 are listed below:

John Jones, Wausau Insurance Companies, Wausau
Allan Gruenisen, American Family Mutual Insurance Company, Madison
Marvin Abraham, Northwestern National Insurance Company, Milwaukee
Robert Anderson, Viking Insurance Company of Wisconsin, Madison
Robert M. McKenna, Murphy Insurance Division of Alexander and Alexander, Green Bay
Karl Stieghorst, CPCU, Vice President, Robert R. Elsner Company, Milwaukee
Erma Carmichael, Professor, Department of Community Programs, UW-Milwaukee, Wauwatosa
Roger Formisano, Professor, Graduate School of Business, Madison
Earl Winkelman, Risk and Insurance Management Society, Milwaukee

The council and its subcommittees have reviewed redlining of property insurance, fire insurance coverage if wood burning stoves are used, requirements for agents licensing, readability of insurance policies, rate filing requirements of inland marine insurance, open rating of workers' compensation insurance, revised valued policy law and possible amendments of automobile liability insurance statutes. Changes in administrative rules dealing with agents licensing, policy readability, inland marine rate filing requirements and the revised valued policy law have been suggested by this council.

Life and Disability Advisory Council

This council provides the commissioner with expertise in dealing with regulatory matters in the areas of life and disability insurance. The council has four insurance company members, two agent members and three public members. The members during 1981 were:

Sam Miller, Wisconsin Employers Insurance Company, Green Bay
Brad Wilson, Blue Cross & Blue Shield United of Wisconsin, Milwaukee
Leo Friedel, Time Insurance Company, Milwaukee
Paul Holmquist, Aid Association for Lutherans, Appleton
Steve Rukavina, Consolidated Mortgage, Thiensville
R. Waldo Peterson, CLU, New England Mutual Life Insurance Company, Madison
Steven Barney, Associate Director, St. Marys Hospital, Madison
Beverly Henderson, Professor, Family Living Program, UW-Extension, Madison
Ramon Wagner, Community Advocates, Milwaukee

The council and subcommittees have considered agents licensing questions, regulation of life insurance replacement, revision of mandated coverage for certain conditions under disability policies, updated requirements for Medicare supplement policies, revision of the rule on termination and continuation of group life and disability contracts and has reviewed legislation proposed affecting life and disability insurance. Many of the considerations of the council are included in administrative rule changes.

Financial Advisory Council

This Council assists the Commissioner in regulatory decisions in the financial area. The council consists of four insurance company members, two agent members and three public members. The members during 1981 were:

Donald R. Gunderson, Sentry Insurance Company, Stevens Point
S. C. DuRose, Cumis Insurance Society, Madison
George Hardy, Northwestern Mutual Life Insurance Company, Milwaukee
Gordon Bubolz, Home Mutual Insurance Company, Appleton

Robert Clayton, Fitzgerald, Noyes, Clayton & Kasten Agency, Milwaukee
Florence Fossland, CLU, Northwestern Mutual Life, Kenosha
Robert Horowitz, Attorney, Madison
Tom Johnson, Houghton, Taplick & Co., Madison
Don Nolden, Partner, Alexander Grant & Co., Madison

The council reviewed accounting for interest rate futures, requirements for authorized reinsurers, recommendations of the town mutual advisory council, requirements for a rule for compulsory and security surplus standards and recommended implementation of the changes in Wisconsin Administrative Code section Ins 6.20 regarding certain investments which a subcommittee of the council had recommended earlier. Rule changes were suggested regarding reinsurance requirements and the compulsory and security surplus standards.

1981 BULLETINS ISSUED TO INSURERS:

1.	July 27, 1981	Bulletin to all insurers writing credit life insurance in Wisconsin re: Ins 3.25
2.	August 5, 1981 and October 2, 1981	Bulletins listing agents who failed to make timely payment of fees due to all licensed insurers advising that agents' authority was suspended.
3.	September 3, 1981	Bulletin to insurers licensed under Ch. 611, 613, 614 & 618 on 9 x 14″ size annual statements.
4.	December 14, 1981	Notice to all domestic companies with surplus contribution notes re: financial reporting of accrued interest on surplus contribution notes.

PENALTIES LEVIED AGAINST AGENTS AND COMPANIES IN 1981

During 1981 the following penalties were imposed pursuant to Sections 601.64 and 628.10, Wisconsin Statutes:

Penalties Levied Against Agents:

Dean Allender a/k/a Dean Allen 5147 Carol Lane Gurnee, IL 60031 October, 1981	Unlicensed agent selling insurance	Cease and desist
Richard F. Baer 526 Hilltop Drive Madison, WI 53705 March, 1981	Failure to return records and other indicia and failure to pay a judgment	License suspended
Michael L. Biarum a/k/a Michael L. Gregor 611 Bergan Avenue Eau Claire, WI 54701 November 1981	Misrepresentation on license application	License revoked
Patrick J. Blohm 808 Charles Street Little Chute, WI 54140 March, 1981	Failure to remit quarterly premium and misrepresentation of life insurance policy	$200 forfeiture
Ronald G. Bowan 417 Third Street Shawano, WI 54166 May, 1981	Misrepresentation, failed to submit premiums and applications	License revoked; $1,000 forfeiture
John W. Burkholder 427 Milton Avenue Janesville, WI 53545 July, 1981	Delay or failure to remit applications and premiums	License revoked; $1,000 forfeiture
Kenneth Carpenter 103 Grand Canyon Drive Madison, WI 53715 August, 1981	Misrepresentation on license application	License denied for three months
Donald M. Cassels 3714 Fairfax Court Janesville, WI 53545 October, 1981	Sold unapproved policies and falsified applications	License revoked; $1,000 forfeiture
George J. Chardukian 2709 High Street Racine, WI 53404 June, 1981	Failure to notify company of possible replacement	License revoked

Gerald R. Chat 208 Forton Street Stoughton, WI 53589 May, 1981	Misrepresentation on license application	License denied for three months
Paul R. Conn 610 Barnes Street Rhinelander, WI 54501 April, 1981	Failed to provide the booklet "Health Insurance Advice for Senior Citizens"	$250 forfeiture
Gerald Dahl Route 3 Crystal Lake Drive Edgerton, WI 53534 April, 1981	Failed to submit applications and premiums to insurer	License suspended for two weeks; $1,000 forfeiture
Michael Davidson Box 166 Bostwick Trailer Court Barre Mills, WI 54669 November, 1981	Misappropriated funds by failing to remit renewal premiums	License revoked
Michael P. DeSoto 1717 7th Street-Apt. 5 Eau Claire, WI 54701 October, 1981	Misrepresentation on license application	License denied for one month
Gilbert F. Filz P.O. Box 24 Pleasant Prairie, WI 53158 June, 1981	Misrepresentation on insurance application	$500 forfeiture
Kenneth G. Fischer 1410 East Pershing St. Appleton, WI 54911 May, 1981	Failure to notify company of replacement	$250 forfeiture
Thomas J. Gasman, Jr. 1920 East Northland Av. Appleton, WI 54911 August, 1981	Failure to notify insured and company of replacement	$250 forfeiture
Dennis Gasser 5866 Hwy D Oregon, WI 53575 September, 1981	Misrepresentation on license application	License denied for three months
James K. Grabowski 1011 Mayfair Road Milwaukee, WI 53226 April, 1981	Possibly doing an unauthorized insurance business	Cease and desist (January, 1981)
Wayne Griffin 3464 North Dousman-#4 Milwaukee, WI 53212 November, 1981	Misrepresentation on license application	License denied for three months

Allen Grinyer 2600 Kevanauer Drive Brookfield, WI 53005 May, 1981	Received commissions from an unauthorized insurer	$400 forfeiture
David V. Gruchalski 189 West Allenton Ave. Milwaukee, WI 53207 February, 1981	Failure to provide proper replacement notice of life policy	$150 forfeiture
John E. Gullickson 2640 Alexandria Place Janesville, WI 53545 June, 1981	Received commissions from unauthorized insurer	$400 forfeiture
Dennis W. Harnden 4271 North Shore Drive Eau Claire, WI 54701 November, 1981	Failure to submit applications and premiums to insurance company	License revoked; $750 forfeiture
Thomas E. Harris 5117 Manitowoc Parkway Madison, WI 53705 April, 1981	Failure to include medical information on insurance application	License suspended for two weeks
Ronald Hawkins 507 Franklin Drive Chippewa Falls, WI 54729 July, 1981	Misappropriation	License revoked; $3,000 forfeiture
Walter Helwich LaCrosse, WI 54601 January, 1981	Misrepresentation in Medicare supplement insurance	License surrendered; $1,000 forfeiture
John B. Huismann 1718 East Sunset Dr. Waukesha, WI 53186 February, 1981	Failure to respond to inquiry from Commissioner	License revoked
Paul L. Hull 8933 North 86th Street Milwaukee, WI 53224 September, 1981	Misrepresentation on license application	License denied for one month
Beverly Jones 1118 North 38th Street Milwaukee, WI 53208 December, 1981	Altering insurance licensing exam scores	License surrendered for one year
Harold I. Kabat 353 Madison Street Brillion, WI 54110 January, 1981	Failure to list dividends	$150 forfeiture

Mark A. Kaiser 2161 Schneider Avenue Oshkosh, WI 54901 March, 1981	Failure to timely submit life application	$300 forfeiture
Mark A. Kaiser P.O. Box 584 Monroe, WI 53566 November, 1981	Failed to remit premiums to companies	License revoked; $2,000 forfeiture
Jack Kettle 417 North Washington Janesville, WI 53545 May, 1981	Misrepresentation on license application	License denied for one month
Richard L. Kingsley 541W31900 Highview Rd. Waukesha, WI 53186 April, 1981	Falsified insurance claim checks	License suspended for one week; $250 forfeiture
William R. Klein 6241 North Lydell Street Whitefish Bay, WI 53217 September, 1981	Failure to respond to the Commissioner's requests	$100 forfeiture
Michael Kolb 9328 N. Broadmoor Rd. Milwaukee, WI 53217 April, 1981	Failure to provide outline of coverage	$250 forfeiture
Steven J. Koppel 1732 North Prospect Av. Milwaukee, WI 53202 March, 1981	Failure to provide written proposal at time of application	$150 forfeiture
Joseph Kudlata P.O. Box 883 Milwaukee, WI 53201 October, 1981	Misrepresentation on license application	License denied for one month
John E. Leigh W152N8723 Margaret Rd. Memonomee Falls, WI 53051 February, 1981	Failure to complete replacement forms	$250 forfeiture
James R. Lindl Box 157 Reeseville, WI 53579 March, 1981	Misrepresentation on license application	Application denied for one month
James R. Lindl Box 157 Reeseville, WI 53579 May, 1981	Misrepresentation on license application	License denied for one month

Howard Lipke 741 4th Street South Wisconsin Rapids, WI 54494 November, 1981	Failed to remit funds to company	$750 forfeiture
Greg R. Loescher 2518 Skyline Drive Beloit, WI 53511 October, 1981	Failed to file replacement forms	$600 forfeiture
Raymond Lukas 2918 East Layton Av. Cudahy, WI 53110 November, 1981	Failed to remit premiums to company, falsified checking account to divert money for his own use	License revoked
Michael E. Magness 1216 Spruce Drive-#B LaCrescent, MN 55949 August, 1981	Falsified an application for cancer insurance	License surrendered
Samuel McMickle 1130 N. 29th St.-#111 Milwaukee, WI 53208 November, 1981	Misrepresentation on license application	License denied for three months
Milton Mendelsohn 4848 W. Fond du Lac Av. Milwaukee, WI 53216 April, 1981	Possibly doing an unauthorized insurance business	Cease and desist (January, 1981)
William M. Miller Route 2, Box 12 Hilbert, WI 54129 June, 1981	Failure to submit applications and premiums to company	License revoked; $5,000 forfeiture
Francis P. Milligan 812 E. Orchard Beach Ln. Rice Lake, WI 54868 December, 1981	Forgery and failure to submit premiums and applications to the company	License revoked; $1,000 forfeiture
Dale J. Morisette 522 Kimberly Drive Chippewa Falls, WI 54719 June, 1981	Life replacement violation	$250 forfeiture
Thomas G. Naumann 3641 Sequoia Trail Verona, WI 53593 July, 1981	Received commissions from unauthorized insurer	License revoked; $5,000 forfeiture
James Nickels 2220 Fairmont Street Manitowoc, WI 54220 May, 1981	Failed to inform companies of life replacement	$350 forfeiture

George A. Otto 200 St. Sylvester South Milwaukee, WI 53172 March, 1981	Misrepresentation in taking applications	License suspended for 30 days; $250 forfeiture
James A. Poellinger W255 S499 Grandview Blvd. 200 Grandview Sq. Bldg. Waukesha, WI 53186 September, 1981	Failure to complete replacement form; arranged for loan from existing policy for payment of premium on new policy being sold to insured	$250 forfeiture
Randy L. Porter 408 Highland Drive Granton, WI 53024 June, 1981	Failure to submit premiums and applications to company	License revoked; $10,000 forfeiture
Gary Reese 10540 West Cortez Cir. Franklin, WI 53732 December, 1981	Misrepresentation on license application	License denied for one month
Paul R. Renning 3808A East Barnard Av. Cudahy, WI 53110 April, 1981	Misrepresentation on license application	License denied for one month
Daniel J. Ryan 313 North 95th St.-#131 Milwaukee, WI 53226 June, 1981	Failure to pay forfeiture	License revoked; $250 remainder of forfeiture previously imposed
Donald J. Schulz 2224 West Roberts Appleton, WI 54911 September, 1981	Misrepresentation on license application	License denied for one month
Richard L. Sorensen 433 Broad Street Lake Geneva, WI 53147 September, 1981	Failure to remit total amount of premium to company; sold tax-sheltered retirement programs to unqualified individuals	License surrendered; $1,000 forfeiture
Jerry W. Sternitzky 1822 Western - #9 Green Bay, WI 54303 April, 1981	Misrepresentation on license application	License denied for one month
Jeffrey B. Stevens 2831 Fish Hatchery Rd. Madison, WI 53711 September, 1981	Misrepresentation on license application	License denied for three months

Robert R. Stockinger 2521 North Frederick Ave. Milwaukee, WI 53211 May, 1981	Misrepresentation on license application	License denied for three months
Patrick L. Tooke 2240 South Avenue LaCrosse, WI 54601 December, 1981	Misrepresentation on license application	License denied for one month
William F. Trisler, Sr. 108 North 19th Street LaCrosse, WI 54601 October, 1981	Failure to submit applications and premiums to the company on a timely basis or at all	License suspended for 60 days; $1,500 forfeiture
Bryan L. Vieaux 7101 North 45th Street Milwaukee, WI 53223 October, 1981	Misrepresentation on license application	License denied for one month
Clifton C. White Route 2, Beacon Light Box 291 Beloit, WI 53511 October, 1981	Failure to file replacement forms	$500 forfeiture
Nancy J. Wiersma 133 South Clear Lake Milton, WI 53563 January, 1981	Mishandled refunds	License revoked
Donald E. Wieselmann 5104 W15103 Loomis Drive Hales Corners, WI 53130 August, 1981	Failure to submit applications and premiums to company	License surrendered; $1,000 forfeiture
David Wolff 2709 East Norwich Street St. Francis, WI 53207 November, 1981	Misrepresentation on license application	License denied for one month
Frederic J. Zaug 4311 South 86th Street Greenfield, WI 53228 December, 1981	Replacement forms were not completed	$250 forfeiture
Philip Zelonky Phillips Agency 5117 North Woodburn St. Whitefish Bay, WI 53217 July, 1981	Used advertisement not in compliance with insurance code	$3,897.34 forfeiture

Penalties Levied Against Companies:

All American Life & Casualty Company 8501 West Higgins Road Chicago, IL 60631 November, 1981	Failed to file replacement forms and allowed an unlisted individual to act as an insurance intermediary	$1,000 forfeiture
American Automobile Insurance Company P.O. Box 3395 San Francisco, CA 94119 August, 1981	Failure to provide information requested by Commissioner	$250 forfeiture
American Automobile Ins. Co. of IL P.O. Box 3395 San Francisco, CA 94119 August, 1981	Failure to provide information requested by Commissioner	$250 forfeiture
American Bankers Life Assur. Co. of FL P.O. Box 4980 Miami, FL 33131 September, 1981	Use of financial deposits as unfair inducement	$20,000 forfeiture
American Income Life Insurance Company P.O. Box 208 Waco, TX 76703 March, 1981	Utilized services of unlisted agent and issued unapproved forms	$250 forfeiture
American Life and Accident Insurance Company of St. Louis 3805 Lindell Boulevard St. Louis, MO 63108 January, 1981	Failure to file application form with Commissioner prior to use	$1,000 forfeiture
Anchor Nat. Life Ins. Co. Camelback at 22nd St. Phoenix, AZ 85016 March, 1981	Failure to provide proper replacement notice of life policy	$500 forfeiture
Bankers Life Company 711 High Street Des Moines, IA 50307 September, 1981	False and misleading advertising	$500 forfeiture
Cancer-America Ins. Corp 3116 East 14th Street Des Moines, IA 50316 July, 1981	Misleading advertisement	Cease and desist

Colonial Penn Life Insurance Company 5 Penn Center Plaza Philadelphia, PA 19102 May, 1981	Failed to respond to inquiry from Commissioner	$250 forfeiture
Confederation Life Insurance Company 321 Bloor Street East Toronto, Canada M4W 1H1 July, 1981	False certification of form filing	$500 forfeiture
Dental Plans of WI 400 North Broadway Milwaukee, WI 53202 January, 1981	Unauthorized insurer	Cease and desist
Dollar Watchers, Inc. 550 Stephenson Hwy Troy, MI 48084 July, 1981	Unlicensed company, misleading advertisement	Cease and desist
Empire Gen. Life Ins. Co. P.O. Box 2606 Birmingham, AL 35202 May, 1981	Failure to notify company of life replacement	$500 forfeiture
Equitable Life Assurance Company 1285 Ave. of the Americas New York, NY 10019 February, 1981	Failure to provide proper replacement notice of life policy	$250 forfeiture
Farmers Ins. Exchange P.O. Box 948 Aurora, IL 60507 November, 1981	Mid-term cancellation without proper notification to the policyholder	$1,000 forfeiture
Fireman's Fund Ins. Co. 3333 California Street San Francisco, CA 94119 June, 1981	Failure to respond to inquiry from Commissioner	$500 forfeiture
Fireman's Fund Ins. Co. P.O. Box 3395 San Francisco, CA 94119 August, 1981	Failure to provide information requested by Commissioner	$250 forfeiture
Fireman's Fund Insurance Company of Wisconsin P.O. Box 3395 San Francisco, CA 94119 August, 1981	Failure to provide information requested by Commissioner	$250 forfeiture

Great-West Life Assurance Company 60 Osborn Street North Winnipeg, Manitoba, Canada, R3C 3A5 April, 1981	Used unlisted agents	$1,000 forfeiture
Hanseco Ins. Co. John Hancock Place P.O. Box 111 Boston, MA 02117 February, 1981	Failure to timely submit financial statement	$250 forfeiture
Independent Liberty Life Insurance Company 126 Ottawa Avenue NW Grand Rapids, MI 49502 January, 1981	Failure to timely remit quarterly financial statements	$250 forfeiture
Independent Liberty Life Insurance Company 126 Ottawa Avenue NW Grand Rapids, MI 49503 February, 1981	Filed a false certification of compliance with Wisconsin law policy	$500 forfeiture
Integrity Ins. Co. Mack Centre Drive Paramus, NJ 07652 August, 1981	Failure to notify Commissioner of change of accountants	$500 forfeiture
Inter-State Assur. Co. 420 Keosauqua Way Des Moines, IA 50308 October, 1981	Failure to notify of replacement	$250 forfeiture
ITT Life Ins. Corp. 418 E. Stanley Street Thorp, WI 54771 August, 1981	Failure to respond to inquiry from Commissioner	$500 forfeiture
Massachusetts Indemnity & Life Ins. Co. 225 Franklin Street Boston, MA 02110 January, 1981	Inaccurate reasons for termination of agent filed with Commissioner	$250 forfeiture
Massachusetts Indemity & Life Ins. Co 3130 Wilshire Blvd. Santa Monica, CA 90406 December, 1981	Soliciting unapproved Medicare supplemental policies	$50,000 forfeiture

National Farmers Union Insurance Company 12025 - 45th Avenue Denver, CO 80251 April, 1981	Used unapproved policy form endorsement	$3,000 forfeiture
National Home Life Assurance Company Valley Forge, PA 19493 September, 1981	Failure to cash surrender policies demanded by insured	$1,000 forfeiture
NN Providence Life Insurance Company 1414 Atwood Avenue Johnston, RI 02919 February, 1981	Failure to timely remit quarterly financial statements	$250 forfeiture
North American Company for Life & Health Ins. P.O. Box 466 Chicago, IL 60690 June, 1981	Failure to notify other company of replacement	$250 forfeiture
North Central Life Insurance Company 445 Minnesota Street St. Paul, MN 55164 December, 1981	Use of financial deposits as an unfair inducement for credit insurance	$5,000 forfeiture
Northern Insurance Co. of New York 59 John Street New York, NY 10038 March, 1981	Failure to provide proper notice of cancellation	$500 forfeiture
Pennsylvania Life Insurance Company 2 Penn Center-#1407 Philadelphia, PA 19102 January, 1981	Failure to provide proper replacement notice of life policy	$250 forfeiture
Proprietors' Ins. Co. 7991 Columbus Pike Delaware, OH 43015 August, 1981	Rehabilitation or liquidation of company	Cease and desist
Reliable Life and Casualty Company 3321 W. Beltline Hwy. Madison, WI 53713 February, 1981	Issued unapproved policies; used advertising not in compliance with Ins 3.27	$3,500 forfeiture
Rural Mut. Ins. Co. 7010 Mineral Point Rd. Madison, WI 53705 March, 1981	Failure to report intercompany transaction	$500 forfeiture

St. Paul Fire & Marine Insurance Company P.O. Box 43271 St. Paul, MN 55164 May, 1981	Incorrect certification of policy filing	$500 forfeiture
Thomas Jefferson Insurance Company One Independent Drive Jacksonville, FL 32276 May, 1981	Used an unapproved policy	$500 forfeiture
Unimarc of Ohio 4675 Kellogg Avenue Cincinnati, OH 45226 October, 1981	Unlicensed corporation selling insurance in Wisconsin	Cease and desist
Union Fidelity Life Insurance Company Union Fidelity Office Park Trevose, PA 19049 June, 1981	False certification of a form submission	$500 forfeiture
United American Ins. Co. 2909 North Buckner Blvd. Dallas, TX 75221 July, 1981	Use of unapproved outline of coverage	Cease and desist
United Equitable Ins. Co. 7373 North Cicero Ave. Lincolnwood, IL 60646 October, 1981	Issued policies not filed or approved in Wisconsin	$1,000 forfeiture
University Life Ins. Co. of America 3500 DePaul Blvd. Indianapolis, IN 46268 February, 1981	Policy form found misleading and inequitable	Disapproved form
University Life Ins. Co. of America P.O. Box 68192 Indianapolis, IN 46238 October, 1981	Used unlicensed agents to sell insurance and paid commissions; used misleading solicitations	Cease and desist
Washington Nat. Ins. Co. 1630 Chicago Avenue Evanston, IL 60201 September, 1981	Used misleading proposal for annuity	$1,000 forfeiture; must send each annuitant a revised proposal
Wisconsin Physicians Ins. Corp. 1717 West Broadway Madison, WI 53713 February, 1981	Used an unauthorized insurer to service insurance policies	$20,000 forfeiture

Wisconsin Physicians Service Ins. Corp. P.O. Box 8190 Madison, WI 53708 May, 1981	WPS agents utilizing an unauthorized insurer	$5,000 forfeiture

CHANGES IN CORPORATE LICENSES

WISCONSIN INSURANCE CORPORATIONS ORGANIZED AND LICENSED
January 1, 1981 - December 31, 1981, Inclusive

Armco Reinsurance Company, Milwaukee WI
Great Southwest Surplus Lines Insurance Company, Scottsdale, AZ
Home Insurance Company of Wisconsin, Milwaukee, WI
MGIC Credit Insurance Corporation, Milwaukee, WI
MGIC Indemnity Corporation, Milwaukee, WI
Midelfort Clinic Health Plan Co-op, Eau Claire, WI
Northwestern Retirement Insurance & Annuity Company, Milwaukee, WI
Northwestern National Surety Company, Milwaukee, WI
Prepaid Professional Services, Ltd., Pulaski, WI
Samaritan Health Plan Cooperative, Milwaukee, WI

INSURANCE CORPORATIONS, GIFT ANNUITIES, MOTOR CLUBS AND WARRANTY PLANS OF OTHER STATES ADMITTED
January 1, 1981 - December 31, 1981, Inclusive

AM Baptist Board of Education & Publication, Valley Forge, PA
American Agency Life Insurance Company, Atlanta, GA
American Empire Insurance Company, Cincinnati, OH
American Lutheran Church, The, Minneapolis, MN
American Merchants Life Insurance Company, Minneapolis, MN
American Modern Home Insurance, Cincinnati, OH
American Traveler Motor Club, Inc., The, Chicago, IL
American Way Service Corporation, Southfield, MI
AMRA Services, Inc., Chicago, IL
Aspen Indemnity Corporation, Englewood, CO
Associated General Insurance Company, Detroit, MI
Auto Club Life Insurance Company, Dearborn, MI
Century Life Insurance Company, Waverly, IA
Chubb, Colonial Life Insurance Company of America, Parsippany, NJ
Cross Country Motor Club of California, Inc., Boston, MA
Dependable Insurance Company, Inc., Jacksonville, FL
Dixie Insurance Company, Birmingham, AL
Employers Reinsurance Corporation, Overland Park, KS
FBL Insurance Company, West Des Moines, IA
Fidelity Standard Life Insurance Company, Philadelphia, PA
First Penn-Pacific Life Insurance Company, Oak Brook, IL
Ford Motors Company, Parts & Service Division, Dearborn, MI
Foremost Home Services Corporation, Grand Rapids, MI
General Council of the Assemblies of God, The, Springfield, MO
General Electric Mortgage Insurance Corporation, Cincinnati, OH
Guaranteed Property Protection Services, Inc., Escanaba, MI
Gulf Auto Club, Inc., Houston, TX
HG Home Protection Plan, Inc., Foster City, CA
IGF Insurance Company, Des Moines, IA
Industrial Casualty Insurance Company, Chicago, IL

Inter-Varsity Christian Fellowship of USA, Madison, WI
ITT Lyndon Property Insurance Company, St. Louis, MO
Jackson National Life Insurance Company, Lansing, MI
John Hancock Variable Life Insurance Company, Boston, MA
Kansas Bankers Surety Company, The, Topeka, KS
Lakeland Assurance Company, Inc., Phoenix, AZ
Life Insurance Company of the Southwest, Dallas, TX
Life Insurance Company of Virginia, The, Richmond, VA
Lincoln National Pension Insurance Company, Fort Wayne, IN
Massachusetts Plate Glass Insurance Company, Boston, MA
MIC General Insurance Corporation, New York, NY
MIC Property & Casualty Insurance Corporation, New York, NY
MML Pension Insurance Company, Springfield, MA
Montreal Life Insurance Company, Quebec, CD
MWNL Reinsurance Company, Minneapolis, MN
National Motor Club of America, The, Dallas, TX
New England National Life Insurance Company, Boston, MA
New England Pension & Annuity Company, Boston, MA
New York Life Insurance & Annuity Corporation, New York, NY
North Star Reinsurance Corporation, New York, NY
Old Time Gospel Hour, Lynchburg, VA
Patriot General Life Insurance Company, Concord, MA
Penn Diversified Insurance & Annuity Company, Philadelphia, PA
Penn Insurance & Annuity Company, Philadelphia, PA
Pennsylvania Lumbermens Mutual Insurance Company, Philadelphia, PA
Pioneer Security Life Insurance Company, Houston, TX
PMI Insurance Company, San Francisco, CA
Protective Life Insurance Company, Birmingham, AL
Provident General Insurance Company, Chattanooga, TN
Reinsurance Company of America, Inc., Chicago, IL
San Francisco Reinsurance Company, San Francisco, CA
Sirius Reinsurance Corporation, New York, NY
State Life Insurance Company, The, Indianapolis, IN
Travelers Life & Annuity Company, The, Hartford, CT
United Reinsurance Corporation of New York, New York, NY
Western Surety Life Insurance Company, Sioux Falls, SD
Western-Southern Life Assurance Company, Cincinnati, OH
Yasuda Fire & Marine Insurance Company of America, New York, NY

APPLICATIONS FOR CERTIFICATE OF AUTHORITY — NON-DOMESTIC DENIED

January 1, 1981 - December 31, 1981, Inclusive

Acceleration Life Insurance Company, Columbus, OH
American Investors Life Insurance Company, Topeka, KS
American Trustee Life Corporation, Oklahoma City, OK
Best Life Assurance Company of California, Newport Beach, CA
Central Reserve Life of NA Ins. Co., Berea, OH
Central States Indemity Company of Omaha, Omaha, NE
Certified Life of California, Sherman Oaks, CA
Commercial State Life Insurance Company, St. Louis, MO

Credit General Insurance Company, Springfield, OH
Dental Plans Insurance Corporation, Milwaukee, WI
Dependable Life Insurance Company, Jacksonville, FL
Early American Insurance Company, Fort Worth, TX
EPIC Insurance, Madison, Wisconsin
First American Title Ins. Co. of NY, Garden City, NJ
First Penn-Pacific Life Insurance Company, Oakbrook, IL
Golden Rule Insurance Company, Lawrenceville, IL
Intercontinental Life Insurance Company, Elizabeth, NJ
Lakeland Assurance, Inc., Phoenix, AZ
National Liberty Life Ins. Co. of America, Frazer, PA
Navajo Life Insurance Company, Houston, TX
Orange State Life Insurance Company, Lange, FL
Paxton National Insurance Company, Skokie, IL
Presidential Life Insurance Company, Nyack, NY
Professional Mutual Insurance Company, Kansas City, MO
Professional Protective Assurance, Inc., Madison, WI
Progressive American Insurance Company, Cleveland, OH
Regions Beyond Missionary Union (gift annuity)
Security First Life Insurance Company, Los Angeles, CA
Sterling Life Insurance Company, Springfield, OH (Arizona company)
Trans Pacific Life Insurance Company, Santa Monica, CA
Ulico Casualty Company, New York, NY
United Standard Assurance Company, Indianapolis, IN
Universal Security Insurance Company, Skokie, IL
Universal Title Company, Golden Valley, MN
Western Life Insurance Company of America, Rockford, IL

INSURANCE CORPORATIONS WHICH CHANGED THEIR NAMES

January 1, 1981 - December 31, 1981, Inclusive

Albion Mutual Fire Insurance Company to Albion Mutual Insurance Company
Allianz Minnesota Life Insurance Company to North America Life and Casualty Company
American Underwriters, Inc., Attorney-in-Fact for Subscribers at American Interinsurance Exchange to American Underwriters, Group, Inc., Attorney-in-Fact for Subscribers at American Interinsurance Exchange
Avco Motor Club to North America Motor Club
Bankard Club, Inc. to JTX Club, Inc.
Beneficial National Life Insurance Company to National Benefit Life Insurance Company
Blue Cross Blue Shield United of Wisconsin to Blue Cross & Blue Shield United of Wisconsin
Burnett and Beaver Dam Mutual Insurance Company to Burnett, Beaver Dam and Woodland Mutual Insurance Company
Calvert Fire Insurance Company to Calvert Insurance Company
Coastal Casualty Company to Northland Casualty Company
Countrywide Insurance Company to Transamerica Countrywide Insurance Company
Countrywide Life Insurance Company to Transamerica Insurance Company
Eagles National Life Insurance Company to Bradford National Life Insurance Company
Great Equity Life Insurance Company to MGIC Life Insurance Corporation
Life Insurance Company of New Hampshire to AIG Life Insurance Company
Member Life Insurance Company to Auto Club Life Insurance Company

Mercantile and General Reinsurance Company, Ltd. [U.S. Branch] to The Mercantile and General Reinsurance Company
MGIC Credit Insurance Corporation of Wisconsin to MGIC Credit Insurance Corporation
MGIC Indemnity Corporation of Wisconsin to MGIC Indemnity Corporation
Montgomery Ward Auto Club, Inc. and/or Montgomery Ward Auto Club, d/b/a Mobile-auto Club
National Independence Life Insurance Company to Veterans Life Insurance Company
The National Reinsurance Corporation to National Reinsurance Corporation
Occidental Life Insurance Company of California to Transamerica Occidental Life Insurance Company
Occidental Life Insurance Company of Illinois to Transamerica Occidental Life Insurance Company of Illinois
Olympic Insurance Company to Transamerica Indemnity Company
Premier Insurance Company to Transamerica Premier Insurance Company
Reedsburg Farmers Mutual Fire Insurance Company to Reedsburg-Westfield Mutual Insurance Company
Riverside Insurance Company of America to Transamerica Insurance Corporation of America
San Francisco Insurance Company to San Francisco Reinsurance Company
Security Life and Accident Company to Security Life of Denver Insurance Company
Tiger Investors Mortgage Insurance Company to Investors Mortgage Insurance Company
Washington Town Insurance Company to Washington Town Mutual Insurance Company
Wausau Insurance Company C to Wausau Underwriters Life Insurance Company
Wisconsin Vision Services, Inc. to Wisconsin Vision Service Plan, Inc.
Wolverine Insurance Company to Transamerica Insurance Company of Michigan

INSURANCE CORPORATION MERGERS, CONSOLIDATIONS, DOMESTICATIONS, WITHDRAWALS OR LIQUIDATIONS

January 1, 1981 - December 31, 1981, Inclusive

Central Mutual Hail & Cyclone Insurance Company - Merged into Lynn Mutual Insurance Company - effective October 1, 1981
General United Life Insurance Company - Merged into All American Life Insurance Company - effective January 1, 1981
Iowa Wesleyan College - Withdrew effective March 20, 1981
MFA Mutual Insurance Company - Withdrew effective June 5, 1981
MGIC Credit Insurance Corporation [New York] - Merged into MGIC Credit Insurance Corporation of Wisconsin [Wisconsin] - effective January 1, 1981
MGIC Indemnity Corporation [New York] - Merged into MGIC Indemnity Corporation of Wisconsin [Wisconsin] - effective January 1, 1981
Midland Union Mutual Insurance Company - Merged into Milwaukee Mutual Insurance Company - effective January 1, 1981
Milwaukee Area Truck Drivers Health and Welfare Cooperative, Inc. - Surrendered license December 31, 1980
Monroe County Mutual Tornado Insurance Company - Ceded business to Ridgeville Mutual Fire Insurance Company which merged into Farmers Town Mutual Insurance Company - effective October 31, 1981
National Life Assurance Company of Canada, The - Withdrew effective October 1, 1980
North American Life and Casualty Company - Merged into Allianz Minnesota Life Insurance Company - effective January 1, 1981
Proprietors' Insurance Company, Delaware, OH - Placed in liquidation August 5, 1981

Reliable Life and Casualty Company, Madison, WI - Segregated account pursuant to section 611.24, Wis. Stats., placed in liquidation October 7, 1981

Security Casualty Company, Chicago, Illinois - Placed in liquidation December 4, 1981

Westfield Mutual Farmers Fire Insurance Company - Merged into Reedsburg Farmers Mutual Fire Insurance Company - effective December 31, 1980

World Wide Life Insurance Company - Placed in receivership - effective May 29, 1980

REPORT ON THE INSOLVENCY OF THE ALL-STAR INSURANCE CORPORATION

By Roger A. Formisano
Assistant Professor, Risk Management and Insurance
University of Wisconsin, Madison, Wisconsin

Introduction

On March 1, 1977 the All-Star Insurance Corporation was ordered into liquidation. Section 645.09(2) (a) of the Wisconsin Statutes requires that an analysis of the "basic causes and contributing factors" which lead to an insurance insolvency be conducted. Further, the analyst is expected to make recommendations, statutory or otherwise, which would minimize the occurrence of similar problems. The author was commissioned to conduct this study on February 11, 1981 by Susan Mitchell, Insurance Commissioner of Wisconsin.

At the outset, it is important to note the limitations of an investigation of this kind. The task is analogous to an autopsy; the investigator examines a lifeless organization and is asked to certify the cause(s) of death. The investigator, however, is handicapped by having little or no first-hand experience with the firm, availability of incomplete records, and limited or biased access to individuals who played major roles in or close to the organization. At best, therefore, inferences regarding the contributing causes of the All-Star insolvency are based upon incomplete information. It is quite possible that the story behind the issues raised in this study goes much deeper than is reported here.

The author is also cognizant of benefiting from a retrospective view of events and not being directly involved in All-Star on a day-to-day, or any other, basis. It is easier to second-guess tough decisions, particularly when the results are poor, than to prescribe a decision-making process which anticipates a variety of conditions. The author has attempted to avoid second-guessing and has suggested reforms which are constructive and preventive.

Sources of Information

The information to construct the analysis of the All-Star insolvency was collected from a variety of sources. The primary sources were the written records created by the All-Star Insurance Corporation, the liquidator, the Insurance Commissioners Office, and the various entities/people who interacted with All-Star, e.g., agents, reinsurance companies, and claimants. The written reports of the A.M. Best Company concerning All-Star and the entire industry were also helpful. Additionally, texts and publications dealing with property/liability insurance, excess and surplus lines, and reinsurance treaties provided useful background resource data.

Valuable insights to supplement the archival record were provided by personal interviews. Interviews were conducted with former employees and officials of the All-Star Insurance Corporation, the special deputy (liquidator) and his staff, the former Insurance Commissioner, personnel of the Office of the Insurance Commissioner, and others with direct involvement. Unfortunately, many of the All-Star executives and agents, who were most familiar with the day-to-day operations of the firm, were not available for interviews with the author. This information gap, although not critical to the analysis, does effect the completeness of the report.

The analysis begins by presenting a brief history of the All-Star Corporation, a synopsis of its operations, and an analysis of the company's financial results. The remainder of the report examines specific problem areas which the author believes, when taken together, led to the insolvency of the company. Where appropriate, recommendations for change are offered.

A Brief History of the All-Star Insurance Corporation

The growth and development of the All-Star Insurance Corporation can be divided into three historical segments. Formed in 1961 as an automobile insurance company, All-Star was to be used as a market for savings institutions borrowers' and depositors' insurance needs. Shortly after formation, the plan of operation was changed to de-emphasize, and ultimately eliminate, automobile insurance as part of the product line. Marketing efforts rather were focused upon multi-line residential and business policies. The first phase ended in 1967 when the corporation's control was gained by new interests outside of the savings institution circle.

The 1967 buyers of All-Star envisioned an entirely different role for the company to play. The company through 1966 had not been very successful. Licensed only in Wisconsin, primarily selling home-(farm) owners policies, All-Star was very small and not very profitable (see Table 1). The object of All-Star through this period was to provide an accessible insurance market for banking/savings institutions to tap whenever their borrowers/depositors had insurance requirements.

Table 1
1961-1966 Inclusive Combined Financial Results for the All-Star Insurance Corporation

Total Premiums Earned	$2,044,000
Total Losses Paid	1,679,000
Loss Reserves (12/31/66)	72,000
Total Underwriting Profit (Loss)	(652,000)
Average Loss Ratio	59.2%
Average Expense Ratio	57.8%
Average Combined Ratio	117%

The new owners, principally Fred H. Pearson and Edward St. George, came from excess/surplus lines and reinsurance backgrounds. Their plan of operation for All-Star was to continue providing a Wisconsin fire and casualty market, but to expand into national excess/surplus carrier. This expansion began immediately as All-Star sought approval in nearly all states as a surplus lines insurance company. Premium growth in 1968 and 1969 was phenomenal. Table 2 provides the written premium volume by line for each of the three years 1967-1969 to demonstrate the expansion which All-Star enjoyed in excess/surplus lines markets.

Table 2
Net Written Premium 1967-1969
By Line
All-Star Insurance Corporation
(in thousands)

	1967	1968	1969
Fire	$ 58	$ 521	$ 892
Allied Lines	7	33	29
Homeowners	176	273	167
Commercial Multi-Period	4	9	110
Inland	32	45	178
Liability Other Than Auto	1	37	381
Auto Liability	0	4	10
Auto Physical Damage	0	2	41
Aircraft	0	0	53
Other	16	268	207
Total Written Premium	$294	$1,202	$2,068
% Annual Growth		308.84%	72.05%
Growth from 1967			603.4%

All-Star's growth in premium volume did not go unnoticed. In May of 1969 the Post Corporation, an Appleton, Wisconsin, publishing company, acquired control of 55% of All-Star stock. By June, 1971 Post had acquired 99.5% of the All-Star stock.

The transition to Post control was a change in ownership only. Both the management and the plan of operation begun under Pearson and St. George were continued. That is, All-Star continued to provide excess/surplus lines markets on nearly a national basis (45 states). Premium growth and apparent profitability continued through 1973 (see Table 3).

Table 3
Selected Financial Results 1970-1973
All-Star Insurance Corporation
(thousands of dollars)

	1970	1971	1972	1973
Net Premiums Written	$ 5,483	$ 9,198	$ 8,929	$11,192
% Annual Growth in Written Premiums	166.03%	67.75%	-2.92%	25.34%
Statutory Underwriting Gain (Loss)	36	367	345	43
Assets	5,361	10,592	13,659	16,691
Surplus	1,581	3,250	4,055	4,771
Combined Ratio	92.4%	92.0%	95.1%	97.3%

The success story ended in 1974-1975. Disastrous years for the property/liability industry generally, All-Star did not escape the large losses and portfolio deterioration which affected nearly all insurers. All-Star was particularly vulnerable because of the nature of their product line, i.e., liability dominated direct business and a large reinsurance assumed book of business. Total liability premiums and reinsurance assumptions represented 56.7% of net written premiums in 1973 and 72.8% in 1974 (see Table 4).

Table 4
1973-1975 Selected Financial Results
All-Star Insurance Corporation
(thousands of dollars)

	1973	1974	1975
Net Premium Written	$11,192	$10,809	$ 6,878
% Annual Growth in Written Premium	25.34%	-3.42%	-36.37%
Statutory Underwriting Gain (Loss)	43	(2,629)	(2,433)
Assets	16,691	14,614	13,060
Surplus	4,771	3,103	2,226
Combined Ratio	97.0%	124.8%	135.1%

In October, 1975, unwilling to provide needed additional capital, the Post Corporation surrendered control to a small management syndicate consisting of the general manager, the largest producer, and the sales manager. This transfer signalled the conclusion of the second historical stage in the All-Star chronology.

The final stage lasted until the liquidation order of March 1, 1977 and was marked by the almost constant attention by the Wisconsin Insurance Examination Bureau. During this period, management of All-Star sought capital infusions from multiple sources and stable product markets; each effort achieved little, if any, success.

Management and Insurance Operations at All-Star

Property and liability insurance companies of all kinds share a group of common management areas, e.g., product development, production, pricing, underwriting, claims reinsurance, and accounting. Management practices and decision-making in these areas are likely to play a significant role in the success or failure of insurance entities. By describing and studying the management methods of All-Star, insights into the basic causes of the company's failure can be gleaned.

Product Development and Management Objectives

The All-Star Insurance Corporation, which began liquidation on March 1, 1977, bore little resemblance to the firm that was founded in 1961. In fact, the change in ownership and management in 1967 transformed the company so completely that the pre-1967 insurance operations are almost irrelevant to the failure of the company. Therefore, this report speaks only to the post-1967 development of the firm.

Fred Pearson and Edward St. George, who gained control of All-Star in 1967, charged the company with a straightforward plan of operation. That is, All-Star would supply a market for excess and surplus lines coverages at a substantial premium to the policyholder. Management proceeded with immediate expansion into nearly all states as an excess/surplus lines carrier. All-Star retained its standard license in Wisconsin and subsequently also became licensed in Montana, California, and New Mexico.

The record indicates that it was relatively easy for All-Star to sell excess/surplus lines contracts. Net written premium growth from year-end 1967 to year-end 1969, for example, was a spectacular 603 percent. Premium growth from 1967 to 1973 was incredibly 3,706%. During this period the firm's product emphasis broadened from a homeowner's concentra-

tion to substantial writings in surplus fire, commercial multi-peril, inland marine, liability other than auto, and other surplus lines contracts (see Table 2).

The apparent ease which All-Star initially had in selling contracts was a result of the nature of excess/surplus lines markets at that time. Unlike current conditions in which many standard carriers write excess/surplus lines or substandard business (typically through subsidiaries), in the late 1960's this market was ignored by the standard insurers and was left to a small group of specialty companies. Poor underwriting results for standard carriers in 1967-1968 added to their lack of interest in writing the more risky excess/surplus lines policies. Since only limited pockets of competition existed for this type of business, the excess/surplus lines companies could price coverage freely and at higher rates. Policy seekers, having few sources of coverage, were forced to pay high premiums for the available coverage. All-Star's entry into the excess/surplus lines business, therefore, was timely in that substantial demand for coverage was unsatisfied and competition on the supply side was not keen.

The importance of this sellers market environment at the early development of All-Star's management procedures cannot be understated. In the opinion of this author, a fundamental and pervasive problem that existed in the All-Star case was a lack of adequate home office management controls. This problem initially developed, at least in part, because the controls necessary to prevent disaster in soft insurance markets were generally unnecessary in the tight markets in which All-Star began and grew. Two general All-Star practices which fit this categorization and deserve a closer examination were: (1) management by premium volume and (2) external control of the book of business.

Management by Premium Volume: The All-Star record indicates that premium growth was the preeminent management objective. This is not necessarily a bad operating criterion. However, management should also consider a number of other factors, including:

(a) the risk associated with the contracts,
(b) rate adequacy,
(c) reserve adequacy,
(d) underwriting controls, and
(e) reinsurance provisions.

Unlike the life insurance business in which the amount of risk is well-defined, reserving procedures are statutory, and underwriting is under home office control; the property/liability insurance business leaves more to management discretion and judgment. Concentration on premium volume, without regard for the other factors cited above, can lead to undesirable consequences in the operation of a property/liability insurer.

In the All-Star case, the pre-occupation with growth, which came so easily in the early years, led to the following problems in later periods:

(1) Non-Existent product development. There is little evidence to indicate that All-Star ever developed expertise in any particular market or product area. The written record indicates that geographical and product dispersion and expansion were the management approaches that All-Star utilized. Examination notes from late in 1974 make the following statement regarding home office monitoring of the product line, "They *still* don't know exactly what they're writing!" (emphasis added). Further, high turnover of personnel at All-Star further limited the company's ability to generate an underwriting or reserving expertise in any particular area.

Company incursions into unknown product areas, although brief, were major factors in the loss of surplus during the 1974-1975-1976 period. In particular, California physicians and surgeons malpractice, Louisiana automobile liability, and substandard East Coast property coverages were underwritten without full consideration of reinsurance coverage (and the associated All-Star retention), reserving needs, and/or the proper rate

levels. In each of these cases, and others, product programs were developed by agency personnel who were seeking a market for the particular coverage. The main All-Star consideration in acceptance of these programs appeared to be the premium volume that would be generated by accepting the contracts.

The public auditors found an example of such a problem. In a working paper dated February 10, 1975, the following section appeared:

> "Upon review of the daily files it was determined that the usual documentation relative to ceded reinsurance placement was not present in complete form. Few, if any, certificates of reinsurance were incorporated into the file documentation and upon investigation the placement of valid reinsurance was not verifiable. When questioned, listed reinsurers whose certificates were not on file indicated that they were unaware of such coverage and in several instances where certificates were on file said reinsurers indicated no knowledge of such coverage."
>
> "In one instance where reinsurance was found to exist a question has arisen as to the capability of said reinsurer to respond to its obligation under the contract."

The most blatant case of the premium orientation leading to a product-company mismatch is that of the reinsurance assumed portfolio. All-Star began writing substantial reinsurance during 1968. The ratio of reinsurance premiums written to net total premium volume rose from 18 percent in 1968 to over 40 percent in 1975. For the most part, the business was generated by foreign brokers who were given writing authority by the All-Star management. The evidence is quite clear regarding this product, i.e., most of the personnel at All-Star never really understood how to properly account for and control their book of reinsurance assumed business. Even to the date of this report the records associated with reinsurance assumptions are, at best, confused.

In sum, the history of the post-1967 All-Star Company reveals little product development and/or expertise. The company wrote virtually every line and type of insurance in nearly every state. All-Star also reinsured a multitude of property and liability coverages throughout the world. The wide product and geographic dispersion, as well as the fantastic growth of All-Star were symptoms of an exclusive management interest in premium flow without a proper regard for the other important factors which should be considered by property/liability insurers.

(2) Inadequate documentation and monitoring of product performance. The record indicates that there were many occasions in which the All-Star management was asked by examiners (public *and* private) to collect and utilize product performance information. Apparently few of these recommendations were implemented by the All-Star management teams.

An internal Insurance Department memorandum, dated May 28, 1975, cites the nature of the problem:

> ". . .I am most concerned about underwriting and internal statistical data for all property and casualty lines which is essential to making proper management decisions. The company has *not* fully complied with recommendations made in the last two examination reports."
>
> "The company has collected data demonstrating things like 'cash flow'. . ., but it could not tell me, for example, how many physicians it insures in California, how much premium is collected from those physicians, and how many claim dollars have been paid or reserved on behalf of these physicians. The collected company data is 'dollar oriented' and not 'risk oriented'."

As early as December 27, 1973, the same public examiner reported,

"The company. . .does little in the way of gathering statistical reports and summaries which can be used in making management and underwriting decisions. . .the company management should be responsible for and make all decisions and they should have the "tools," statistically and otherwise, to make such decisions intelligently."

The evidence indicates that All-Star never collected the "tools" that were referred to above, in part because management had an overriding premium volume orientation. While it is true that an insurer must "take in" more than is paid out, this aggregated view of the firm is inappropriate for decision-making for individual coverages and lines.

Management counterargued that since the excess and surplus lines contracts that All-Star was writing were "one of a kind" policies, credible and usuable statistical data gathering was precluded. A memorandum to the Executive Committee from the executive vice president dated May 21, 1975 states,

"I advised them (the Wisconsin Insurance Department) we would like to produce (loss experience and rating adquacy by line) statistics. . ., but that with a company the size of All-Star doing business on a nationwide basis, any such statistics produced in such fine detail would lack the large number needed for credibility. . . .I said we would comply when time and personnel were available."

Thus the company did not create the internal capability to monitor product performance in an appropriate manner. In tight insurance markets, when high demand and little availability permit prices with large margins, statistics are not critical. However, All-Star began to face substantial competition for coverages and downward pressure was applied to rates. Without exposure and loss data, at least by line, management could not make informed price or reserve judgements.

External Control of the Book of Business: The competitive environment can also color the decision-making of the agency force. All-Star failed to adjust marketing, pricing, and underwriting controls with the changing insurance market environment; and as a result, was left with a very unprofitable book of business.

All-Star vested with its direct surplus lines agents, about 60-75 in number, nearly unlimited production, underwriting, and pricing authority. In fact, most agents actually issued policies from their offices. In reinsurance assumptions, All-Star gave liberal writing authority to the London brokerage houses with which they worked. In both areas, direct and reinsurance, the company frequently found itself on risks at a given price, without any foreknowledge.

A memo to the Commissioner of Insurance from a Wisconsin examiner dated January 10, 1974 illustrates the problem with respect to reinsurance assumptions. A passage from that memo reads:

"The lack of control apparently comes about because of the fact that they are bound on these risks through contracts which are cancellable for the most part with 90 days notice prior to the end of an experience period. My personal observations are that the alien brokerage business is difficult to control not only because of the point noted above, but experience under these contracts lags anywhere from nine months to in excess of a year. It appears that once the company is on a risk or a group of risks for an experience period, it may take four to five years for the actual experience on the business to develop to such levels that actual underwriting results can be determined."

Thus, once All-Star was committed to reinsurance contracts by their London broker, reporting delays made it very difficult to determine whether the business was profitable or not for long periods of time.

In the tight insurance markets of All-Star's entry into excess/surplus lines, agent pricing and underwriting authority could be a viable management strategy. Since there is little competition the agent has a captive market in the buyer, and can charge a high price and garner a high commission. Also, the company may be the agent's only market. Fear of losing this market and contingent commission available on profitable business can provide sufficient incentive for reasonable underwriting. Even if some poor risks are written, high margins in pricing can absorb some bad experience.

As markets soften, however, agent motivation may change. Buyers may be shopping for more coverage as availability increases and as a result prices are reduced. Aggressive standard companies entering the excess/surplus lines, for example, added to the competitive environment during the early 1970's. The agent who has pricing authority preferring to keep the business and a commission, may be encouraged to accept marginal business and/or reduce rates below an adequate level. Furthermore, when many markets are available to the agent, the incentive to properly underwrite and price may be removed from the company-agent relationship.

In the All-Star case, the above scenario, although not proven by the record, is likely. Since All-Star used *ex post* underwriting and had few, if any, agent pricing controls generated by the home office, the agency force's interest could have easily dominated the company's interest. A portion of the *Excess and Surplus Lines Manual* written in August 1974 indicates the trap in which All-Star probably fell. The piece is entitled "Following the Crowd:"*

> No one could have guessed that during the good period in the USA so much additional capacity would come on the scene and that competition would become so vicious by 1972 and 1973. Many of the standard companies in the United States were quite open in their feelings about cash flow and investment income despite rising loss ratios.
>
> Even the most astute underwriters find it very hard to avoid the tendency of following the rate down. If the underwriter has a low cost of operation, he can hold back and just wait for the cycle to change. If he has a big overhead, he is inevitably faced with the problem of sufficient volume to carry the expense.
>
> The specialty market or the excess and surplus lines market has to know its role, have the courage to wait out the foolish competitive period when it goes into its dive, and then have the capacity and the facilities to take its turn in meeting needs for difficult classes or higher limits.

All-Star's need for premium volume, agency pricing/underwriting, and lack of statistical data to evaluate prices and reserves worked in concert and concluded in the disastrous results of 1974-1977. The home office controls required to end the basic flaws in the company's method of operation were never really implemented.

The next sections of this report describe individual functional areas of the All-Star Insurance Company. In particular, the accounting, underwriting, reinsurance, and reserving functions of the company are examined in detail.

Underwriting

A current insurance text defines underwriting as "the process by which an insurance company determines whether or not and on what basis it will accept an application for insurance." Thus, the underwriting function includes the decision to accept or reject an application, determining which policy coverages and limits will be afforded the risk, and rating the coverages to the potential insured. Underwriting begins with the formulation of an underwriting policy by the top management of the firm. Underwriting policy is the

vehicle by which an insurer's plan of operation is implemented by defining the targeted book of business.

Underwriting at All-Star apparently did not follow the textbook pattern described above. In the first instance, underwriting policy was not defined by the home office. In fact, in the first board of directors meeting following the sale of the company from Post to the management syndicate (October 1975), the minutes, in a section entitled "Company Goals," reflect the first order of business:

> "Our Vice President of Underwriting established an underwriting guide, listing approved classes of business to be underwritten, minimum premiums and applicable rates, all as company guidelines, not only to our general agents, but our underwriting staff as well."

The minutes continue. . .

> "That we develop and implement a radical change in underwriting by the use of:
>
> (i) Tighter underwriting control,
> (ii) Secure business with lower acquisition costs, i.e., our general agents should function as such and not be requesting our staff for numerous quotations on low premium risks,
> (iii) Circulate to all agents underwriting guidelines as approved by management."

So All-Star, after eight years of operating as a surplus lines company and after experiencing two horrible years of financial results, finally attempted to establish an underwriting policy. Whether such a plan was ever carried out by the time of the liquidation order is unclear. However, it is clear that All-Star's management did not act soon enough in establishing underwriting policy to control in inflow of quality risks.

How was underwriting conducted at All-Star? With respect to the selection of risks, the record shows that agents were given copies of the exclusions contained in All-Star's reinsurance treaties. Presumably, therefore, the company was accepting coverage only with reinsurance protection. However, typically All-Star's retention was $25,000 per incident. Further, there is evidence that agents did not use the exclusion information and developed programs (and issued policies) where there was no reinsurance coverage.

Very little home office selection appears to have been done at the time individual policies were initiated. Rather the home office underwrote agencies on an *ex post* basis. That is, agency contracts were terminated or continued on the basis of the loss ratio performance of the business generated by a particular agent. Of course, this kind of underwriting requires that the company first experience bad results in order to know that selection has been poor.

An internal Insurance Department memorandum described the problem and suggested remedial action. The date of the memo is August 5, 1974.

> "The company has lost a good deal of money and five out of eight persons performing some sort of underwriting functions are no longer with the company."
>
> "The company relies greatly on its agents to do 'field underwriting.' This procedure, of necessity, requires that the agents themselves be 'underwritten.' The company has made some progress in this area and since January 1, 1974, 22 agents and brokers around the country have been terminated."
>
> "First of all, waiting until an agent's experience becomes unfavorable before terminating the agent is a little bit like 'closing the barn door after the horse is gone.' Definite procedures should be set up to periodically audit *all* agents. . .the company should bulletin all agents and outline the type or class of business they will accept so that the agents know the 'ground rules.' Also, the company should include in its bulletin to agents a complete format as to the underwriting information that should

be obtained and forwarded to the company for each risk written. Presently, there is no consistency in the information received."

These comments touch upon the major problems with the All-Star selection process: personnel (and turnover), lack of control and no underwriting policy, and inadequate information. Personnel problems in the underwriting area were quite severe at All-Star. Stability and competence are essential to good underwriting, particulary in the excess/surplus lines, and All-Star generally experienced neither. According to the *Excess and Surplus Lines Manual*, "There is no point anymore in pretending that an automobile underwriter or an automobile claims adjuster can handle a difficult product or malpractice line. The person who is writing ordinary fire insurance cannot handle animal insurance nor a complicated marine line. Even an OLT underwriter is not automatically an E&O expert." The record indicates that very few of All-Star's underwriting personnel had experience in successful excess/surplus lines organizations.

The importance of control and a stated, well-known underwriting policy has already been discussed. All-Star home office management, however, went even further by not insisting upon accurate and complete exposure information. Underwriting is impossible without good data. The record indicates that policies were issued on some properties, for example, without adequate inspection and without complete application data being made available to the home office. Not surprisingly, the fallout from this incomplete information was reported to stockholders at year end 1974.

"Our analysis of underwriting results by class of risk revealed our greatest losses, reported and expected, to be in the area of *non-standard property business from the East Coast*; private passenger automobile business in Louisiana; and podiatrist's malpractice in all states."

The underwriting function also encompasses pricing decision. The excess/surplus lines are difficult coverages to rate, and a typically so-called "judgment rating" is utilized. While some would argue that "judgment rating" is nothing more than guesswork, it is the basis upon which the judgments are made that is important. The decision-maker can look for pricing guidance to expected loss experience, expense factors, and the degree of risk assumed in the coverage, i.e., a cost-based rating system. Alternatively, the underwriter can look to competitors' prices for information, i.e., market-based rates. Successful firms balance these factors, favoring one source over the other depending upon the insurance environment and the company's relative financial position.

All-Star evidently chose an exclusive market-based pricing system. Since statistical, by-line data was not collected, cost-oriented information could not be linked with competitors' prices to temper the market pressures. Furthermore, All-Star vested pricing decisions with the agency force. In the soft markets of 1973-1974, the cost factors and the company's financial position presumably would be less influential to an agent facing a loss of commission income to a competitor, than to an underwriter whose position depended upon the company's success. Therefore, the checks and balances envisioned by home office underwriting were not present in All-Star. And while some insurers had surplus to absorb these losses, All-Star did not.

A demonstration of the flaws in the All-Star pricing approach is shown in the Podiatrist's Professional Liability program. All-Star undercut Lloyd's of London price and generated a substantial premium volume in this line. The company had no actuarial support for their prices and Lloyd's had incurred substantial losses on the product. Begun in mid-1973, by year-end 1974 the program was cited in the annual report as one of the company's big losers (cited earlier).

The All-Star pricing system did not go unnoticed by the Wisconsin examination team. In May 1975, it was reported:

"Rate levels used by the company for all property and casualty lines are presently based solely on uninformed judgment and the so-called 'going price' in a given area. The summation is that the company has no idea as to whether its rate levels are inadequate, excessive or unfairly discriminatory."

Reserving

The pricing problems and inadequacies at All-Star were, in many ways, perpetuated and substantiated by the reserving practices of the firm. The role that reserves should play in an insurer is to segregate the amount of assets which may belong to the policyholders because of cancellations or loss payments. In property/liability insurance, this determination is a difficult task. In particular, for the so-called "long-tailed" lines of coverage, e.g., professional liability and errors and omissions liability, the task is extremely troublesome since substantial incurred but not reported (IBNR) reserves may be necessary. All-Star wrote a large percentage of these "long-tailed" coverages in their overall book of business, and therefore management was required to make many IBNR judgments.

Financial statements from 1970-1975 indicate that All-Star was consistently underreserved. For example, during that period the company failed the two NAIC early warning system's reserve development tests in eleven out of twelve cases. Table 5 indicates the pattern of reserve development as of 12/31/75 for auto and LOTA liability lines. In total, the company had underreserved these two lines by $2,659,900.

Table 5
Reserve Development as of 12/31/75 for All-Star Insurance Company (in thousands)

Line	Accident Year	Losses Incurred Estimated	Losses Incurred Developed	Amount Underreserved
Automobile Insurance	Prior to 1970	$ 5.3	$ 3.7	$ (1.6)
	1970	5.8	55.9	50.1
	1971	33.8	103.7	69.9
	1972	78.7	72.9	(5.8)
	1973	283.9	498.1	214.2
	1974	1116.4	1387.0	270.6
	TOTAL			$597.4
Liability Other Than Automobile (LOTA)	Prior to 1970	98.3	131.3	33.0
	1970	560.3	1240.2	679.9
	1971	1374.6	1836.8	462.2
	1972	1809.8	2062.8	253.0
	1973	1900.2	3233.1	1332.9
	1974	3715.8	3017.3	(698.5)
	TOTAL			$2062.5

Table 6 reports the summation of reported and estimated claims for All-Star, since the liquidation. The figures are listed by accident-year and reflect all direct insurance net of reinsurance recoveries. According to the 1975 filed financial report, All-Star's total reserves for losses and loss adjustment expenses (LAE) were $7,990,555. Thus the company was ultimately underreserved on 12/31/75 to the extent of $10 million, not including losses on reinsurance assumptions.

Table 6
Direct Net Losses Incurred
3/1/77 to 12/31/81
All-Star Insurance Corporation in Liquidation
All-Lines

Accident Year	Losses
1970	$ 439,210
1971	230,422
1972	851,061
1973	2,447,466
1974	10,423,258
1975	3,951,039
1976	9,513,049
1977	413,163
TOTAL	$28,268,668

Reserve Method: Why was All-Star's loss reserving performance so poor? The record indicates that substantial portions of the All-Star book of business were reserved on a loss ratio basis. Reinsurance assumptions, for example, were reportedly booked at break-even. Medical malpractice coverages apparently were recorded at a 77.7% loss and loss expense ratio.

Use of the loss ratio approach to reserving is considered sub-optimal by most insurance authorities. One text on property/liability insurance accounting and finance states the following:

> "The loss ratio method has the advantage of being simple to understand and economical to apply. However, this method is not widely applied because the formula approach results in inaccurate and somewhat arbitrary estimates of the true liability for loss."

In the All-Star case, the loss ratio method was particularly inappropriate because the method assumes an *adequate pricing structure.* Since All-Star had little control of pricing and was ignorant of the adequacy of the rates, the loss ratio based reserves merely perpetuated a solvent image without adequate foundation.

A second problem in the reserving area was pervasive naivete and optimism on the part of management with respect to product performance. Minutes of board meetings, company memos, and reports of Wisconsin examiners are filled with statements like:

> "Most of the surplus lines business is relatively 'routine' merchantile fire and liability coverage. . ." (12/27/73).
>
> "All-Star management agrees that they have no actuarial support for the present rates. . .This is really the first year of the program" (12/17/73).
>
> "I further advised Cook that we were maintaining a no-profit IBNR by posting 85% of the earned premium. . ." (12/4/74).
>
> "Management expects a loss for the first quarter, breaking even the second and then showing an underwriting profit for the second half of the year as a result of tightened underwriting and reduced risk exposure" (2/27/75).
>
> "Mr. Kendall reported that the frequency of claims was down and has been holding for the last two months. He also reported that there had been no severity, to speak of, in the claims. . .He reported that he did not know of any large cash payments for claims which would be needed in the near future" (6/10/75).
>
> "Since within the next month the company will have been off the (medical) malpractice business for one year, they feel that most of the losses should have been

presented by then. A few of the unknown type losses will still appear but known losses supposedly comprise the largest portion" (12/30/75).

Every one of these representations was contradicted or proved wrong in a very short time. For example, the last quote about the relationship between known and unknown losses in medical malpractice is absurd. California experience, available at that time, indicated that after two years on average only 38% of total claims against the carriers would be known. Even after five years in run-off status one could expect nearly fifteen percent of claims unreported.

Unearned Premium Reserve: All-Star also had difficulty with the calculation of the unearned premium reserve. Since the valuation of this reserve is based upon a straightforward formulation, the computation is usually not problematic. The error arose in the manner that All-Star computed the reserve relief generated by the ceded reinsurance. Since All-Star wrote different term policies and because the agents actually issued the policies, the length of the term and reporting delays caused problems in determining the size of the unearned premium reserve of the reinsurer. The procedure that All-Star adopted tended to overvalue the unearned premium reserve of the reinsurer, and therefore, undervalue the unearned premium reserve of All-Star.

The error was detected in a July 1974 management letter from the corporation's auditors. The relevant passage reads:

> "During our review of in-force and unearned premiums we noted certain lines with an unearned factor of 1.0, which reflects the in-force premium as totally unearned. Upon further investigation we noted coding errors reflecting certain policies as twelve-month policies."

A similar paragraph appears in the June 1975 management report from the auditors, but reflects an understanding that the problem had been corrected.

Evidently, the inaccuracies of the unearned premium reserve calculation were not corrected. Subsequent to All-Star reducing its retentions on reinsurance treaties in 1976 the problem became more aggravated. An incomplete working paper in the Wisconsin files written in early 1977 indicates the result:

> "The (October 3, 1976) report of financial condition further discloses an unearned premium reserve of $993,397. Information subsequently received from counsel for the respondent (All-Star) gives this office sufficient cause to believe that the unearned premium reserve is understated by approximately $1,000,000."

Revelation of this fact was the key information which finally led to the liquidation proceedings against All-Star Insurance.

Reinsurance IBNR Reserves: Of all the reserving problems that All-Star encountered (or created), none was more controversial than reserving for the large block of reinsurance assumptions in which the company was involved. All-Star participated in nearly 4,400 reinsurance treaties, all over the world and in a variety of risk areas. Recordkeeping on this business was by broker (aggregated) and not by treaty. The business was booked at All-Star on a "break-even" basis (loss ratio of 100%).

Since funds were held by the ceding company and/or the broker, there was confusion on the part of All-Star's management whether the All-Star books needed an IBNR reserve. The treasurer argued that such a reserve was necessary. The reinsurance manager and the executive vice president argued that an IBNR reserve was redundant.

In the late summer of 1975, the quarterly financial report was being prepared by the treasurer and the discussion heated up. In June 1975, the auditors reported in a management letter that, "Currently no controls exist over the recording of or accounting for data

received from the ceding companies." The report went further to read, "Adequacy of loss reserves, both case basis and IBNR, should be analyzed on a contract basis. . ."

On July 29, 1975, the treasurer of All-Star, and the treasurer of the parent Post Corporation phoned a British accountant and auditor to solicit a resolution of the two IBNR positions. The conversation was taped and transcribed and a portion follows:

British Auditor: "I know these accounts which have been hitting you from London because I've looked at them. I would say the more cautious and conservative you can be is probably the best."

All-Star Treasurer: "So you're saying that the conservative one would even put up an additional IBNR. . ."

British Auditor: "Yes."

Apparently after reporting this information to the executive vice president, the executive vice president and the reinsurance manager phoned the same British auditor to try and "clarify" the situation. The confusion and the level of understanding of the All-Star personnel are demonstrated in the following excerpt:

All-Star Reinsurance Manager: "Ok. Last week you mentioned. . .these funds withheld in relation to taking our profit early. The question should've really at this point is I think the misapplication of terms was used. It's not a matter of a profit situation, it's a matter. . . does that premium funds withheld or premium reserve belong in the asset column?"

British Auditor: "Well, from what he was talking to me. . .He was talking about the way he took profit."

Reinsurance Manager: "Yeah, I see the way he was taking the profit, but what side of the balance sheet do these belong in?"

Auditor: "What are you talking about?"

Later on the British accountant attempts to elaborate:

Auditor: "But really, what's the main question you're getting at. . .whether you should have an IBNR?

Executive Vice President: "Well, the main question is, does our IBNR relate in any way to funds withheld?"

Auditor: "You mean premium reserve?"

All-Star V.P.: "Premium reserve, based on the treaty formula."

Reinsurance Manager: "I think you just answered it earlier when you said, 'Look, the IBNR is established by the reinsurer.' "

Auditor: "Computation."

Reinsurance Manager: "That's right."

Auditor: "I'm sure, you know, that is definitely always separate computations of IBNR."

The result for the June 1975 quarterly statement was that the Executive Vice President adjusted the books of the treasurer to reflect his view that an IBNR reserve for at least some of the accounts was redundant. The treasurer, concerned about the Executive Committee's optimism in adopting the vice president's figures, refused to sign the quarterly statement, and shortly thereafter resigned.

The record indicates that the Executive Vice President was more concerned about the fallout, loss of approved status in major states, of a reduced surplus position, than he was in the adequacy of the reserves. In a taped conversation to a friend, the Executive Vice President said:

"Well, I told the Board what it would mean if we put up a figure at this level, this level, or this level. We're out of California, New York, New Jersey, Pennsylvania, Louisiana."

Later on in the conversation, the following exchange took place:

Friend: "How old is this guy. . .the treasurer?"

Executive V.P.: "31. His only experience with a company is with us and that's only two years. So you know, he's only a young kid and he's not too practical."

Friend: "That's why I asked how old he is. You know, he's coming in with this school-book stuff and you don't run a company with school books."

Executive V.P.: "Right."

According to current estimates of the company in liquidation, a substantial IBNR reserve would have been necessary in 1975 to cover the run-off losses of the reinsurance assumptions.

Summary

Ostensibly, All-Star was forced into liquidation because substantial California medical malpractice, other liability, and reinsurance assumption losses drained surplus to a point where the undervaluation of the unearned premium reserve made the firm technically insolvent. In reality, however, All-Star could have been writing almost any line of coverage, and the company still would have experienced difficulty. The true causes of the All-Star failure involve a lack of adequate management controls, misunderstanding the interactions between elements of the insurance mechanism, i.e., buyer-broker-insurance-reinsurer, and a scarcity of expertise.

All-Star's management failed to appreciate the fundamental insurance concept of adverse selection. All-Star permitted nearly unchecked production of policies and coverages by the agency force. Management was taken up with the impressive growth that the company could and did achieve. With the possible exception of the writings ratio, management demonstrated little concern for the exposure associated with the premium volume the company was generating.

Adverse selection, however, is a concept which cautions all insurance companies. Defined as the tendency of poorer risks or less desirable insureds to seek or continue insurance to a greater extent than do better risks, insurers need active programs to safeguard the company's interest. All-Star had few, if any, such programs.

The problem was aggravated, to be sure, because All-Star was in excess/surplus lines markets. By definition, buyers in those markets are less desirable. Furthermore, the company was heavily into "long-tailed" business, e.g., professional liability and foreign reinsurance assumptions. Thus, unlike the substandard property business which gave the company the first signs of trouble, it was very difficult to purge the "long-tailed" losses from the books.

As time went on, premium production became necessary to pay for the losses associated with previous accident-years. Thus, All-Star evolved like a "pay as you go" pension, in which contributions by active workers pay for the benefits of retired employees. This method of operation is an unsound financing plan for pensions and it is outlawed by ERISA. It is also an unsound method of financing for insurers and should be prevented.

Preventing unsound insurer practices presumably is a task of the insurance regulator. The next section of this report examines the regulation of the All-Star Insurance Company.

The Regulation of All-Star Insurance Corporation

Neither regulation nor regulators were the cause of the failure of All-Star. Responsibility for the bankruptcy of the company must rest with management. That is not to say, however, that the regulation of the firm was irrelevant to the course on which the firm traveled. Indeed, the Wisconsin Insurance Department was actively involved in the monitoring of company operations from 1974 through 1977.

Significant Insurance Department interest in the All-Star Insurance Company began subsequent to the 1973 triennial examination. Whereas the examination report of the company concluded favorably for All-Star, an addendum to the report reflected some uncertainty on the part of the examiners regarding the extent and nature of All-Star's book of business. It appears that the examiners were particularly concerned about (1) the concentration of production, underwriting, and pricing with the agency force and (2) the volume of excess/surplus professional liability and reinsurance assumptions.

The caution of the examiners is reflected in the addendum's conclusion (emphasis added):

> ". . .it *appears* that the company has been reasonably successful in the writing of surplus lines and the assuming of reinsurance business and that they have the expertise to continue to do so. Since the experience of the company in these classes of business may not be sufficient for a conclusive evaluation of their experience, it is the recommendation of your examiners that a special examination of the company be made during 1974 for the purpose of making the following review:
>
> 1. To determine the extent of the development of *statistical reports* and summaries with regard to experience under the surplus lines operations and the reinsurance assumed operations.
> 2. To determine the *development of loss reserving* techniques to produce adequate reserve levels.
> 3. To determine the *utilization of underwriting rules, rate levels, and agency surveillance* methods or techniques to maintain continued favorable operation results.
>
> We also recommend that the company be placed on a quarterly financial reporting basis."

Thus, even though 1973 was a profitable year for All-Star, the examiners were suspicious of All-Star's management processes and product development.

The insight of the examiners demonstrated by the addendum to the 1973 examination was reaffirmed by the stream of memoranda which flowed within the department for nearly three years. In the main, the insurance department's examiners recognized the major problems of the All-Star situation and recorded them in written communications. The following excerpts from the nearly 25 Department memos indicate the examiners' awareness of problems at All-Star:

> ". . .it is essential that we keep this company under surveillance. Quarterly reports will help, but relatively frequent. . . visits by qualified technical personnel of this office are a must. . . .The company presently relies much too greatly on the expertise of its agents and brokers. . ." (12/27/73).
>
> "At present, the company writes virtually all business at so-called "standard" rates plus a surcharge. No one, however, knows whether or not such surcharges are adequate or excessive" (8/5/74).
>
> "It seems that the underwriting was generally inadequate, if it existed at all, the surveillance or supervision of the agents was poor, if it existed at all,. . ." (9/3/74).

"My 'gut reaction' as to the future of this company is strictly negative" (5/28/75).

"As you know, in 1973 and 1974, in an effort to put more premiums on the books, the company got involved in high risk underwriting areas of medical malpractice, substandard auto in known poor risk geographic areas, foreign reinsurance assumed, and fronting for high risk reinsurers" (5/29/75).

"At this point, the company is definitely lacking experience in the casualty coverages. The underwriting manager has a strong property insurance background" (5/29/75).

"It is my opinion that company management is relying on future profits to absorb losses for contingencies which have not surfaced. . ." (6/23/75).

These memos indicate that Wisconsin Insurance examiners were suspicious of the All-Star management team's ability to operate the company successfully. Visits to the All-Star home office by Insurance Department personnel became quite frequent, particularly during 1974-1976.

The Wisconsin Commissioner, at first S. C. DuRose, followed by H. R. Wilde, responded to the deteriorating condition of All-Star by instituting compulsory and security surplus orders. On October 7, 1974 the company was ordered to maintain a compulsory surplus not less than 17.5% of net annual premium and a security surplus of 140% of compulsory surplus. In September 1975, the compulsory surplus order was increased to 25% of net annual premium plus an adjustment for reinsurance and LOTA lines. The adjustment for the two specific lines of coverage ordered into surplus was an amount such that a 75% loss ratio would be covered by the company. Additionally, the security surplus requirement was reduced to 125% of compulsory surplus.

Late in 1976, the triennial examination process was initiated and the Wisconsin examiners were joined by individuals from the Georgia and California departments. The published report cited twenty-five specific problems that All-Star needed to correct. Among those issues were the recurring areas of statitical reports, unlimited agent underwriting and pricing authority, and reinsurance gaps. The report also noted that, in effect, some transactions appeared to circumvent the compulsory surplus order by having an agent retain premiums so that they were not recorded as written.

Futher, the examination included the reports of two independent claim file review consultants. Until this report claims practices of the company were not criticized. The reports of the outside claims experts were not all favorable to All-Star's claims handling practices. Excerpts from these reports include:

"70% of cases reviewed were inadequately reserved principally because the damages were not timely established nor were pertinent facts obtained."

"Deductibles are not diligently followed."

"There is no real control of expenses. Only two defense attorney firms submit itemized bills so an audit could be conducted before payment approval."

"In my opinion, there is a high degree of optimism in their ability to win law suits even in those situations where there is a direct conflict of facts. This does reflect on their reserve thinking."

Once again the All-Star management relied on others (defense attorneys) without proper controls or knowledge. As a result, claims reserves were woefully deficient and claims expenses were unchecked.

Shortly after the publication of the Examination Report, the discovery of an unearned premium reserve deficiency of approximately $1 million triggered the liquidation process. On March 1, 1977, the liquidation order was consummated.

The 1975 Sale of All-Star

In the author's opinion, the critical time in the regulation of All-Star occurred during 1975. Periodic examinations had made the Wisconsin Department suspicious of the management of All-Star. These doubts were confirmed by the 1974 audit of Peat, Marwick, Mitchell, and Co., which gave All-Star a qualified report. Peat, Marwick, Mitchell, and Co. concluded in March 1975 that:

> "The accounting practices used in the preparation of the statutory financial statements. . .contemplate continuation of the company as a going concern; however, the company has incurred a substantial operating loss and substantial decreases in the market value of its security portfolio and in its stockholders' equity in 1974. Continuation as a going concern is dependent upon future profitable operations and obtaining necessary financing."
>
> "It is our opinion that, because of the materiality of the effects of the differences between generally accepted accounting principles and the accounting practices referred to. . .above, the aforementioned statutory financial statements do not present fairly the financial position of All-Star Insurance Corporation at December 31, 1974 and 1973. . ."

Thus, All-Star's audit revealed significant problems and the future health of the company, according to the accountants, was dependent upon a profitable book of business *and* additional financing.

The Wisconsin Department also recognized these problems, but could neither manage the company nor get the All-Star management to implement the remedial actions that it recommended. That is, the regulators were reasonably successful at recognizing the problems at All-Star, but could not enforce the implementation of corrective measures.

In addition to the qualified audit opinion, another strong signal of deepening trouble at All-Star was the refusal of the company treasurer to sign the quarterly report. This action, which in the author's opinion requires substantial courage to take, was misread by the Insurance Department.

The issue involved the establishment of IBNR reserves and the resultant size of surplus. The Executive Vice President, not an accountant, modified reserves by reducing them and therefore increased surplus. The Treasurer believed that using the Executive Vice President's figures overstated surplus by over $300,000. The Executive Committee of All-Star agreed with the Executive Vice President, no doubt in part because of the argument, cited earlier, about losing approved status in Pennsylvania, California, and other states. The Insurance Department's memo regarding this issue stated:

> "Unfortunately, (the Treasurer's) position is not supported by any statistical data which has been compiled. . . .On the other hand, the reinsurance manager speaks very positively about the reserve. Adequacy of the company's reserves for reinsurance assumed losses, but is not an accountant."
>
> "Unfortunately, (the Treasurer) had no statistical data supporting this and therefore I assume that his argument could not be as persuasive as that of (the Executive Vice President) to the Executive Committee."

The record seems to indicate the Treasurer needed statistical data (in order to be conservative), whereas the Executive Vice President needed none. At this point, in the author's opinion, the accounting process of All-Star may have been manipulated in order to sustain the existence of the company. In particular, the surplus level was important because of minimum surplus requirements in states where All-Star had significant premium volume.

Since the company was on monthly reporting, the Wisconsin Department could have been more wary of the optimistic position of the Executive Vice President. Table 7 indicates and reserve/surplus pattern of All-Star during 1975.

Table 7
1975 Reserve and Surplus Position
All-Star Insurance Corporation

Month/Year	Case Loss and Lae Reserve	IBNR Loss and Lae Reserve	Total Reserves	Surplus
12/74	$5,657,331	$4,150,000	$9,990,348	$3,103,280
1/75	5,446,060	3,896,000	9,523,219	2,935,339
2/75	5,643,988	3,612,000	9,442,518	2,418,841
3/75	6,051,373	3,103,000	9,338,894	2,196,207
4/75	6,130,134	2,958,000	9,277,832	1,862,027
5/75	6,051,883	2,904,000	9,151,941	2,125,115
6/75	5,876,591	2,606,000	8,673,667	2,176,117
7/75	5,649,652	2,251,000	8,100,906	2,158,877
8/75	5,763,486	2,346,000	8,328,597	2,165,260
9/75	6,003,917	2,336,000	8,576,758	1,651,346
10/75	5,578,302	2,235,000	8,064,308	2,210,738

The almost uninterrupted take down of the IBNR reserves is striking. Indeed, the reduction in IBNR reserves was nearly 50%. Given that the medical malpractice coverages were not two years old, the take down of these reserves, in retrospect, was improper.

Of course, the establishment of IBNR reserves, particularly for medical malpractice and foreign reinsurance, is not very scientific. However, a more conservative attitude and approach is appropriate for Insurance Department purposes, especially when a troubled company is involved. Even as late as the 1976 Examination, the Report finds that:

> "Due to the lack of statistical data from which to develop an IBNR reserve, the examiners are assuming that the company's reported IBNR reserve of $1,133,000 is adequate."

To this author, the *assumption* of IBNR reserve adequacy for All-Star was most unrealistic and optimistic. Moreover, the examiners were aware of case reserve deficiencies, unearned premium reserve deficiencies, a book of long-tailed non-underwritten business, and an absence of claims control procedures.

Returning to Fall 1975, however, All-Star's parent, the Post Corporation, refused to provide the necessary capital to maintain the firm's compulsory surplus level. Rather, Post offered to have the Company liquidated. At this point, a syndicate comprised of the Executive Vice President, the largest producing agent, and the marketing director offered to buy the Company. In fact, the transaction which took place was not a purchase, but a transfer of ownership. Post received nothing in the transaction, except for a tax write-off. The new owners were required, by the Commissioner, to inject $500,000 of capital immediately to the Company's surplus. An additional $1,000,000 of capital was to be raised by the new owners by selling a preferred stock issue to managing general agents.

With the aid of hindsight, the author believes that All-Star Insurance was insolvent at the time of the transfer from Post to Stellar Investment, the management syndicate. The company never really improved its financial position, could not raise sufficient additional capital, and the necessary internal controls necessary to generate and develop a profitable book of business were not installed. As a result, the company was forced into liquidation seventeen months after the disposal by Post.

Recommendations

The Wisconsin Statutes which require the analysis of insolvent insurance companies contemplate that the bad experience of one firm can be used by other insurers and by regulators as a learning tool. The lessons of this case for insurance companies are clear:

- Entrusting production, underwriting, and pricing functions to the agency force without adequate home office controls is dangerous.
- Underwriting, not production, is the foundation of a profitable insurance business. Adverse selection is a pervasive insurance phenomenon.
- The company must adjust management practices to the changing social, legal, market, and regulatory environments in which the firm operates.
- Home office controls of claims are just as important as control of agents.
- The insurance business is one of information and conservatism. Risk taking does not mean "take all comers." Pricing, reserving, underwriting, and policy decisions should be made with full information and with caution.

Adherence to these suggestions does not guarantee the success of an insurance enterprise. However, if All-Star had adopted all, or even some, of these recommendations, the company's likelihood for survival would have improved.

While insurance company managements can directly take such actions, insurance regulators cannot. The All-Star experience indicated that the examiners and auditors identified a number of problems at All-Star early enough so that the ultimate result may have been avoided. In most industries, the failure of business is not of social concern. Insurance companies, particularly liability insurance companies like All-Star, leave a wake of injured third-party claimants, who face delayed, reduced, or no recovery, because of the failure of the company. It is for this reason that regulatory lessons from the All-Star case are of interest.

In particular the *Excess and Surplus Lines Manual* gives regulators a prediction regarding U.S. specialty carriers.

> "London-based companies should never be confused with those small companies here in the United States which have sprung up during the last 20 years, have sought admission in only one or two states, and then have operated as non-admitted carriers in the rest of the states. . . .Insurance departments should be very vigilant in watching for inadequately financed and poorly manned firms which try to exploit the substandard market. They generally undercut the London rates, do not reserve for losses properly, use management contracts which consume too much of the premium and end up in difficulty. Their average active life seems to be no longer than five years. They hurt the general reputation of the excess and surplus lines business which answers such a great economic need and which generally is run on the highest ethical level."

The All-Star case specifically leads to two recommendations for regulation: enforcement and coordination/cooperation.

Enforcement

All-Star management rarely, if at all, implemented the management recommendations of the Insurance Department. Development of an underwriting policy, statistical data, and appropriate reserving practices were all but ignored by All-Star. How can the regulator enforce management recommendations?

First, the tools of enforcement must be available to the regulator. In Wisconsin, the Commission is given broad authority over the domestic companies. This power vested with the Commissioner is appropriate. Even though there exists a great deal of latitude for individual differences, the Commissioner needs the capability to protect policyholders, claimants, and the public interest, and therefore, requires flexibility and authority.

Second, the Commissioner must use the power available to her/him so that enforcement of recommendations results. In the All-Star case, compulsory surplus was initially set at 17.5%. This level implies a writings ratio of 5.7 to 1. The property/liability insurance standard is 2.5 to 1; further, All-Star was a troubled excess/surplus lines carrier. By requiring substantial compulsory surplus, the Commissioner insists that the company be more selective in its underwriting and/or that it seeks additional capital in the market. If the market does not respond with capital, then why should the company be permitted to seek additional insureds?

While the Commissioner cannot manage a company on a day-to-day basis, troubled companies seeking approval to be sold or transfer ownership, should be scrutinized with great care. The transfer of All-Star in 1975 was approved essentially because of a $500,000 addition to surplus, and a promise of an additional $1,000,000 in the future. Approval by the Commissioner should entail analysis of how much capital is necessary for rehabilitation, rather than what amount of capital is available at the time of the sale. It appears to the author that suspension of operations and a careful analysis with *all* concerned parties is in order whenever a troubled company is being sold. In particular, all necessary conditions for the sale and management of the company should be written and enforced with license revocation.

Coordination and Cooperation

The analysis and rehabilitation of problem insurers is a difficult task. The regulator and staff cannot be expected to do the job single-handedly. The All-Star experience is instructive in the claims area, for example. Wisconsin Department reports, as late as June 1975, indicated that few problems existed in the claims department. Yet, review in 1976 of the claims function by independent claims experts observed serious claims handling deficiencies. This example is not intended to criticize the Insurance Department examiners, but to highlight the need for expertise in technical areas, when necessary.

One idea which has been discussed and may deserve further investigation is for the NAIC (a federal agency or other organizations are also possible) to make available independent technical experts to the State Commissioners. In the All-Star case, the Wisconsin Commissioner needed sophisticated, actuarial, foreign reinsurance, claims and computer science expertise to properly examine the status of All-Star, particularly during 1975. The details of such an available source of expertise need not be established by this report, however, the need of the Wisconsin Department to have such expertise available is amply demonstrated by the All-Star experience.

One source of expertise which was not used sufficiently in the All-Star case is the auditors. The amount of cooperation between regulators and auditors has increased since the All-Star liquidation, however, the author believes that more may be required.

After the transfer of All-Star from Post, the previous auditors of All-Star proceeded to help the Post Corporation, their client, with the tax write-off of All-Star. The auditors revealed, after the sale, that the losses of All-Star were significantly larger than the amount contained in the October 31, 1975 (date of sale) internal financials of All-Star. The net result of the auditor adjustments on those financials was to increase the operating loss to $4,891,912 from $1,734,084.

Understanding that this tax case is still pending, and importantly that Post *did* offer the company for liquidation, it is the opinion of the author that the Commissioner should have the full benefit of all available information to protect the public interest. Auditors currently are bound by a code of ethics to serve their client, but possible legislation to require full disclosure to the regulatory body should be investigated fully. The continuation of an insolvent insurer only serves to include more claimants and policyholders, with little hope of full recovery.

In summary, the regulators task with troubled insurance companies is an extremely difficult one. The Insurance Commissioner needs complete information, competent advisors, flexibility, and authority to deal with the unique circumstances of each company.

ALL-STAR INSURANCE CORPORATION, IN LIQUIDATION

The liquidation of All-Star continued in 1981 under the direction of Special Deputy Commissioner Roderick B. McNamee. As in the past, the Deputy and his staff continued cost-efficient efforts to accumulate assets for the estate and to resist excessive claims against the estate.

At February 28, 1982, net liquidated assets in the custody of the Special Deputy was $9,353,791 an increase of $8,545,054 from 3/1/77, the date the Court ordered All-Star into liquidation. The 1981 calendar year increase was $2,970,239.

It is anticipated that a partial distribution of dividends will be made late in 1982 to Class #3 claimants approved by the Circuit Court.

Court approved determinations through 2/28/82 on Class #3 claims amounted to $14,164,094 and conceivably could run to $25,000,000 before the liquidation is concluded. A total of 3,569 Class #3 claims were filed against the estate of which 595 were open at 2/28/82.

MARTELL MUTUAL TOWN INSURANCE COMPANY

Martell Mutual was placed in liquidation on August 21, 1980, in the Circuit Court for St. Croix County, Wisconsin. Gary L. Bakke has been appointed Special Deputy Commissioner and makes periodic reports to the Court and the Commissioner.

Martell Mutual policyholders suffered windstorm losses of approximately $5,100,000.00 on July 15, 1980. Inadequate reinsurance and a preexisting weak financial position resulted in an inability to pay the claims. Martell Mutual policies are assessable. Two assessments have been levied and collections are approximately 90%.

As of February 1, 1982, the Special Deputy has received:

Reinsurance	$2,736,262.00
Assessments	2,623,630.00
Interest	127,725.00
Miscellaneous	320,789.00
TOTAL	$5,808,406.00

The Special Deputy has paid all settled claims in full and expenses of administration incurred to date:

Claims	$5,133,143.00
Loss adjustment expense	211,331.00
Office operation, legal and other expenses of administration	303,50[illegible]
TOTAL	$5,647,[illegible]0
The liquidator currently holds cash and liquid investments of	$ 312,420.00
There are unpaid assessments, interest and penalties due totalling	$ 471,841.00

The major asset of Martell Mutual is a pending claim against various reinsurers, the officers and directors of Martell and the State of Wisconsin. This claim seeks damages resulting from the inadequate reinsurance. The success of this suit will determine the extent to which the policyholders will receive a refund of assessments and unearned premiums.

RELIABLE LIFE & CASUALTY COMPANY

Reliable Life and Casualty Company was placed in rehabilitation on August 31, 1981. On October 7, 1981, a substantial portion of the company's business was placed in liquidation while the balance, including the corporate shell and licenses remained in rehabilitation.

John Torphy was appointed Special Deputy Liquidator by the Commissioner.

By February 1982, various blocks of business had been sold, as follows:

— Credit Life and Accident & Health business was sold to Madison National Life Insurance

— Regular Life and annuities business was sold to Hill Country Life Insurance.

— Limited term disability business was sold to Fireman's Fund.

Negotiations on the sale of the corporate shell and licenses are continuing.

The majority of Reliable's business was assumed by the Insurance Security Fund pursuant to Chapter 646. Administration of policies and claims is being conducted by Mutual of Omaha, under a contractual agreement with the Security Fund.

The Security Fund has declared an initial assessment of $7 million. The assessment notices and collections will take place in March and April, 1982.

WISCONSIN SURETY CORPORATION, IN LIQUIDATION

In the year since March 31, 1981, the Liquidator reported:

Balance 3/31/81	$2,449,473.70
Receipts	620,028.52
	$3,069,502.22
Disbursements*	1,368,237.34
Balance 1/31/82	$1,701,264.88

The 746 actual claims on file in the liquidation proceeding in Wisconsin total $25,137,972.16, of which 190 Wisconsin claims total $4,378,450.66, after making adjustments for docketed claims which are duplicates of other docketed claims, which amend other docketed claims, and which contain multiple distinguishable claims filed by means of a single document. The status of claims as of 1/31/82:

	PAST 10 MONTHS	CUMULATIVE TOTAL
Wisconsin Claims Withdrawn	0	22
	0	$143,101.73
Total Claims Withdrawn	3	55
	$516,659.02	$3,976,761.07
Wisconsin Claims Allowed	4	50
	$287,860.31	$1,784,644.22
Total Claims Allowed	12	232
	$832,879.32	$3,503,668.48
Wisconsin Claims Disallowed	5	116
	$411,340.49	$2,089,402.86
Total Claims Disallowed	10	455
	$842,483.30	$16,968,764.59

On September 1, 1981 the Liquidator made a partial distribution to all unpaid Wisconsin and non-Wisconsin claimants with eligible claims in distribution categories 1, 2 or 3 having received Liquidation Court orders dated not later than June 30, 1981, in an amount of 70% or each such allowed claim.

Work during the past ten months has included attempts to resolve the coordination problems experienced with the Liquidation Division of the State Board of Insurance in Austin, Texas; conclusion of the final claims pending before the Liquidation Court; handling of claimant appeals from the Liquidation Court; and general administration of the liquidation estate.

*Disbursements includes payment of claims as well as administrative expenses and other miscellaneous items.

III - DIVISION OF REGULATION AND ENFORCEMENT

OFFICE OF POLICY ANALYSIS

The Office of Policy Analysis (OPA) has several responsibilities.

Included among them are:

Reviewing drafting of administrative rules;

Providing staff support to advisory councils and other committees on which the office services;

Conducting research of insurance issues;

Working on legislative analysis and liaison;

Carrying out the public information program of the office.

Primary emphasis in 1981 was on legislative analysis and liaison and on developing administrative rules relating to replacement of life insurance, credit life insurance, conversion and continuation of health insurance, nursing home insurance, cancer insurance and valued policy laws.

Issues to be considered in 1982 are revising the requirements for Medicare supplement policies to meet federal requirements, deregulation of worker's compensation insurance, advertising of life insurance, particularly universal life-type policies, and mortgage guaranty insurance. There will also be coordination with National Association of Insurance Commissioner committees, particularly on Medicare supplement policies and on deregulation and improved regulation of insurance.

The Office of Policy Analysis will continue coordinating review of all administrative rules relating to insurance.

HEALTH INSURANCE RISK-SHARING PLAN

The Health Insurance Risk-Sharing Plan (HIRSP), Chapter 313, Laws of 1979 became effective on January 1, 1981. HIRSP is governed by a nine-member board. Through a selective bidding process, Mutual of Omaha was chosen as administering carrier for the plan. The plan provides major medical and Medicare carve-out coverage for Wisconsin residents who, for medical reasons, are unable to obtain adequate health insurance coverage in the private market.

The plan is designed to be self-sufficient, except that for the first three years of operation the statute requires that premium rates shall not exceed 130% of the standard individual rate for substantially similar coverage. Expenses of the plan in excess of premiums are assessed against health insurers in proportion to the insurer's total premium or other charges on business written in this state on behalf of Wisconsin residents.

The plan was in full operation on July 1, 1981.

BUREAU OF FINANCIAL EXAMINATIONS

The principal function of the Financial Examinations Bureau is to monitor the financial condition of all insurers licensed to market insurance in Wisconsin and to ensure the financial solidity of these insurance companies. Part of the financial monitoring includes the review of CPA audit reports filed with the department pursuant to Wisconsin Administrative Code section Ins 16.02.

The bureau also maintains and reviews holding company filings required by Wisconsin Administrative Code section Ins 12.01; reviews financial reports for surplus lines insurers; collects premium taxes; amends certificates of authority; and approves mergers of insurance companies. In addition, the bureau participates in the collection and distribution of fire department dues as required by s. 601.93, Wis. Stats.

COMPANIES EXAMINED IN 1981

Alpha Property & Casualty Company
Bloomfield Mutual Insurance Company
Blue Cross & Blue Shield United of Wisconsin
Church Mutual Insurance Company
Classified Insurance Corporation
Combined Insurance Company of Wisconsin
Commercial Loan Insurance Corporation
Crawford County Farmers Mutual Insurance Company
Delta Dental Plan of Wisconsin, Inc.
Eagle Point Mutual Insurance Company
Family Insurance Corp.
Farmers Town Mutual Insurance Company
Franklin Mutual Insurance Company
Hartland-Cicero Mutual Insurance Company
Health Insurance Corp.
Integrity Life Insurance, Inc.
International General Insurance Corporation
ITT Life Insurance Corp.
Master Plumbers Limited Mutual Liability Company
MGIC Assurance Corporation
MGIC Reinsurance Corporation
Mishicot Town Mutual Insurance Company
Mortgage Guaranty Insurance Corporation
Namekagon Mutual Town Insurance Company
Neshkoro Mutual Insurance Company
Newark Mutual Insurance Company
Northern Fraternal Life Insurance Company
Northwestern National Insurance Company of Milwaukee, Wisconsin
Northwestern National Casualty Company
Personal Indemnity Mutual Insurance Company
Raymond-Franklin-Oak Creek Mutual Insurance Company
Reedsburg-Westfield Mutual Insurance Company
Reliable Life & Casualty Insurance Company
Retail Lumbermans Mutual Insurance Company
Rusk County Town Mutual Insurance Company
Seneca-Sigel Mutual Insurance Company
Time Insurance Company
Trade Lake Town Mutual Fire Insurance Company
Warren Mutual Fire Insurance Company
Waupaca County Mutual Insurance Company
Wisconsin Employers Insurance Company
Wisconsin State Mutual Insurance Company
Wisconsin Vision Service Plan, Inc.

BUREAU OF RATES AND FORMS

The Bureau of Rates and Forms is responsible for the administration and enforcement of the Wisconsin Statutes relating to insurance rates, underwriting rules, advertising practices and forms.

Bureau activities include research projects relating to policies and coverages that have a significant complaint volume or low loss ratios and participation in market conduct examinations.

Activities in 1981 included:

- monitoring of the rates for credit life insurance to assure compliance with the rule change which lowered the rates by one-third;
- a study of the universal life products filed and approved identifying significant differences in product design;
- a study of the profitability of the title insurance industry;
- reviewing the increased forms filing activity;
- participating in the residual market mechanisms including the Worker's Compensation Rejected Risk Pool, Wisconsin Automobile Insurance Plan and Wisconsin Insurance Plan. The staff also participates on the Wisconsin Arson Insurance Council and the Wisconsin Highway Safety Council.

BUREAU OF COMPLAINTS AND MARKET CONDUCT

The responsibilities of the Bureau of Complaints and Market Conduct include investigating complaints and conducting market conduct examinations.

Complaints Investigation

The tables below summarize complaint data for 1981. A total of 6,330 complaints were received in 1981.

TABLE I

TOTAL COMPLAINT FILES

Year	Opened	Closed
1979	6,266	6,298
1980	6,240	5,592
1981	6,330	6,168

TABLE II

COMPLAINTS FILED BY TYPE OF INSURANCE - 1981*

Accident and Health	
Group	1,333
Individual	686
Medicare Supplement	578
Disability Income	222
Undefined (General)	25
Credit	51
Total	2,895
Automobile	
Liability	610
General	515
Physical Damage	229
Undefined (Other)	70
Total	1,424
Life, including credit and annuities	1,026
Homeowners, tenants, farmowners	555
Fire, allied lines, other property	185
General liability	131
All other lines	242

*A complaint may involve more than one type of coverage.

TABLE III

BASIS FOR COMPLAINTS - 1981*

Claim Handling	3,598
Policyholder Service	1,169
Marketing and Sales	1,107
Underwriting	881

*A complaint may have multiple reasons.

Market Conduct Examinations

Market conduct examinations focus on general business practices and are designed to detect possible statutory violations in sales and advertising, underwriting, rating and claims.

During 1981 the following market conduct examinations were performed:

Dean Allender
Robert W. Mansur
Reliable Life and Casualty Insurance Company
Donald E. Wieselmann

IV - DIVISION OF ADMINISTRATIVE SERVICES

BUREAU OF STAFF SERVICES

The Bureau of Staff Services is responsible for general administrative functions of the agency including: word processing, the licensing program for insurance agents, personnel, payroll and internal mail service.

Agent Licensing Section

All deregulation bills introduced last session pertaining to licensing of agents were passed and became effective November 4, 1981.

The changes in the law:

- eliminate separate licensing for brokers and consultants;
- permit an agent to accept a fee and commission in the same transaction provided the dual compensation is disclosed in writing;
- make corporation licensing voluntary;
- eliminate licensing of vending machines;
- eliminate licensing of fire adjusters.

During 1981, approximately 7,000 agents' licenses were revoked for failure to pay regulation fees. 8,717 examinations were given for major lines (Life, Accident & Health, Property and Casualty); 6,087 passed. 629 Examinations were given for limited lines; 540 passed.

Data Processing Section

Highlights of the Date Processing Section include:

- implemention of new computer-based agent licensing system; and
- implemention of a computer-based automatic premium loan procedure and a computerized method of posting premium payments for the State Life Fund.

Document Processing Section

The installation of advanced word processing equipment in May, 1981 has enabled the office to automate many repetitive functions — increasing output while decreasing processing time. A comprehensive forms and records management program is also underway.

BUREAU OF FUNDS

LOCAL GOVERNMENT PROPERTY INSURANCE FUND

The purpose of the Fund is to make reasonably priced property insurance available to tax-supported local government property such as government buildings, schools, libraries and motor vehicles. Coverage is available on an optional basis. As of July 1, 1981, the Fund insured 34 counties, 166 schools and 174 cities, towns, villages and CESA districts. The total amount of insurance in force as of July 1, 1981 was $5,352,571,599.

Due to the competitive nature of the insurance market for property insurance, the Fund has experienced a 26 percent decrease in the number of insureds from July 1980 to July 1981.

In April, 1981, a one time 40 percent dividend was declared which resulted in a return of surplus totalling $2.2 million dollars.

Loss experience for 1981 was exceptionally poor with a net underwriting loss of $1,027,097 or 132 percent of earned premium. However, investment income of $1,242,436 resulted in a net profit of over $215,000.

The program continued to be administered on a contractual basis.

LOCAL GOVERNMENT
PROPERTY INSURANCE FUND
BALANCE SHEET
December 31, 1981

Assets		
Bonds - Amortized Cost		$ 8,722,705.54
Investment Fund		2,097,000.00
Cash		701.87
Premiums Receivable		198,623.32
Interest Receivable		265,940,28
Other Receivables		540,000.00
Prepaid ISO Fees		15.00
TOTAL ASSETS		$11,824,986.01
Liabilities and Surplus		
Liabilities		
Loss Reserves	$ 1,653,636.73	
Loss Adjustment Expenses Payable	28,379.50	
Taxes, Licenses and Fees Payable	45,745.55	
Unearned Premiums	795,521.87	
Vouchers in Process	44,080.31-	
Other Payables	74,189.65	
TOTAL LIABILITIES		$ 2,553,392.99
Surplus		
Surplus-Beginning of Year	11,423,159.00	
Net Income -Loss-	215,339.69	
Change in Non-Admitted Assets	17,927.88-	
Dividends	2,215,558.95-	
Other	133,418.84-	
TOTAL SURPLUS		9,271,593.02
TOTAL LIABILITIES AND SURPLUS		$11,824,986.01

LOCAL GOVERNMENT
PROPERTY INSURANCE FUND
INCOME STATEMENT
December 31, 1981

	Twelve Months Ended December 31, 1981	
Premiums Earned		
Premiums Written	$3,556,835.35	111.[illegible]
Premiums Ceded	564,203.00-	17.6-
Change in Unearned Premiums	206,173.13	6.4
NET EARNED PREMIUMS	3,198,805.48	100.0
Losses Incurred		
Losses Paid	3,760,121.0[illegible]	117.5
Change in Loss Reserves	125,830.36	3.9
NET INCURRED LOSSES	3,885,951.42	121.5
Loss Adjustment Expenses	102,611.39	3.2
Other Underwriting Expenses	237,339.81	7.4
Total Losses and Expenses	4,225,902.62	132.1
NET UNDERWRITING INCOME-LOSS	1,027,097.14-	32.1-
Investment Income		
Interest on Bonds	779,144.66	24.4
Investment Fund Income	464,092.17	14.5
Investment Board Expense	800.00-	.0
NET INVESTMENT INCOME	1,242,436.83	38.8
NET INCOME	$ 215,339.69	6.7

STATE LIFE INSURANCE FUND

The State Life Insurance Fund is a segregated fund located within the Office of the Commissioner of Insurance. The Fund offers a maximum of $10,000 of life insurance to state residents.

It is a mutual company supervised by the Commissioner. All policies issued are participating.

The Fund is restricted by statute from advertising and does not employ agents. There are currently 25,191 policies in force.

STATE LIFE INSURANCE FUND
Balance Sheet
December 31, 1981

ASSETS		
Bonds	$18,446,362	
Mortgages	67,128	
Policy Loans	3,201,354	
Cash and Bank Deposits	44,197	
State Investment Fund	857,000	
Premiums Deferred & Uncollected	208,023	
Investment Income Due & Accrued	554,679	
		$23,378,743
LIABILITIES		
Reserves for Life Policies & Contracts	$17,186,974	
Supplementary Contracts	99,904	
Policy Claims	59,120	
Dividend Accumulations	1,211,002	
Dividends Due and Unpaid (1981)	75,928	
Dividends - Provision for 1982	1,706,099	
Accrued Deposits	115,844	
Unclaimed Property	27,981	
Taxes, Licenses, Fees Accrued	23,664	
Suspense	4,740	
Expenses Due & Accrued	26,788	
Adjustment Due to Foreign Exchange	2,818	
		$20,540,862
Surplus		$ 2,837,881
Total Liabilities and Surplus		$23,378,743

STATE LIFE INSURANCE FUND
INCOME STATEMENT
December 31, 1981

INCOME		
Premiums	$3,079,004	
Considerations-Supplementary Contracts	161,862	
Investment Income	1,899,862	
Miscellaneous Income	1,190	
		$5,141,918
EXPENSES		
Death Benefits	$ 290,795	
Matured Endowments	80,000	
Other Policy Benefits	364,570	
Increase in Reserve	1,490,255	
General Operating Expense	198,864	
Expenses before Dividends		$2,424,484
Net Gain before Dividends		$2,717,434
Dividends to Policyholders		$1,560,450
Net Gain from Operations		$1,156,984

THE PATIENTS COMPENSATION FUND

The Patients Compensation Fund was created in 1975 to provide excess medical malpractice insurance for Wisconsin health care providers. The Fund is governed by an 11 person Board of Governors.

The Fund is financed by assessments paid by participating health care providers.

The Fund operates on a fiscal year of July 1 through June 30. The following statements are for the fiscal year ending June 30, 1981.

PATIENTS COMPENSATION FUND
BALANCE SHEET
June 30, 1981

ASSETS	
Cash	$ 553
State Investment Fund Balance	12,818,00
Accrued Investment Income	452,461
TOTAL ASSETS	$13,271,014
LIABILITIES AND SURPLUS	
Loss Reserves	$20,192,546
General Expenses Payable	(7,016,532)
TOTAL LIABILITIES AND SURPLUS	$13,271,014

PATIENTS COMPENSATION FUND
INCOME STATEMENT
June 30, 1981

REVENUE	
Assessments	$4,986,340
Investment Earnings	1,590,179
TOTAL INCOME	$6,576,519
EXPENDITURES	
Claim Payments	$2,140,994
Claim Adjustment Expenses	24,957
Administrative Expenses	94,599
TOTAL EXPENDITURES	$2,260,550
NET INCOME	$4,315,969

V - STATISTICAL AND FINANCIAL DATA

TABLE A

SUMMARY INSURERS AUTHORIZED TO WRITE INSURANCE IN WISCONSIN, AS OF DECEMBER 31, 1981

DOMICILE AND TYPE OF COMPANY	LINES OF INSURANCE WRITTEN							
	TOTAL	DISABILITY ONLY	CASUALTY ONLY	FIRE ONLY	CASUALTY AND FIRE	LIFE, ANNUITY ONLY	LIFE ANNUITY & DISABILITY	ALL OTHER
WISCONSIN COMPANIES								
ACCIDENT AND HEALTH ASSOCIATIONS	17							17
FRATERNAL SOCIETIES	12						12	
MUTUAL COMPANIES	40			8	24	1	5	2
STOCK COMPANIES	68	2	3		28	3	23	9
TOWN MUTUAL COMPANIES	123							123
TOTALS	260	2	3	8	52	4	40	151
COMPANIES OF OTHER STATES								
FRATERNAL SOCIETIES	47	3					44	
MUTUAL COMPANIES	138	3	3	2	64	1	64	1
RECIPROCAL COMPANIES	16		1		15			
STOCK COMPANIES	748	3	18	2	350	25	317	33
TOTALS	949	9	22	4	429	26	425	34
COMPANIES OF FOREIGN COUNTRIES								
FRATERNAL SOCIETIES	1						1	
MUTUAL COMPANIES	3						3	
STOCK COMPANIES	16				10		4	2
TOTALS	20				10		8	2
ALL COMPANIES								
ACCIDENT AND HEALTH ASSOCIATIONS	17							17
FRATERNAL SOCIETIES	60	3					57	
MUTUAL COMPANIES	181	3	3	10	88	2	72	3
RECIPROCAL COMPANIES	16		1		15			
STOCK COMPANIES	832	5	21	2	388	28	344	44
TOWN MUTUAL COMPANIES	123							123
TOTALS	1229	11	25	12	491	30	473	187

TABLE B

1981 SUMMARY OF NATIONWIDE FINANCIAL OPERATIONS OF WISCONSIN INSURERS

* LIFE INSURERS *	
ASSETS	$18,809,738,160
CAPITAL AND SURPLUS	1,627,514,592
PREMIUMS AND ANNUITY CONSIDERATIONS	3,126,696,406
BENEFITS INCURRED	1,355,809,790
GAIN FROM OPERATIONS	198,976,647
* PROPERTY AND CASUALTY INSURERS *	
ASSETS	$ 7,470,554,332
CAPITAL AND SURPLUS	2,151,729,531
NET EARNED PREMIUMS	3,111,334,039
NET INCURRED LOSSES	1,935,806,369
NET INCOME	242,807,240
* BLUE PLANS *	
ASSETS	$ 336,003,673
CAPITAL AND SURPLUS	135,704,503
NET EARNED PREMIUMS	865,140,992
NET INCURRED LOSSES	841,358,469
NET INCOME	30,916,237-
* OTHER ACCIDENT AND HEALTH ASSOCIATIONS *	
ASSETS	$ 94,174,459
CAPITAL AND SURPLUS	19,567,240
NET EARNED PREMIUMS	61,081,076
NET INCURRED LOSSES	61,947,913
NET INCOME	8,749,110-
* ALL INSURERS COMBINED *	
ASSETS	$26,710,470,624
CAPITAL AND SURPLUS	3,934,515,866
PREMIUMS AND ANNUITY CONSIDERATIONS	3,126,696,406
BENEFITS INCURRED	1,355,809,790
GAIN FROM OPERATIONS	198,976,647
NET EARNED PREMIUMS	4,037,556,107
NET INCURRED LOSSES	2,839,112,751
NET INCOME	203,141,893

TABLE C

1981 SUMMARY OF WISCONSIN OPERATIONS OF ALL INSURERS BY LINE OF INSURANCE

LINE OF INSURANCE	WRITTEN PREMIUMS	BENEFITS PAID
LIFE INSURANCE		
ORDINARY	$ 656,119,905	$ 369,475,732
CREDIT LIFE	24,774,235	9,292,813
GROUP	159,147,079	124,829,003
INDUSTRIAL	1,941,944	11,998,430
TOTAL	$ 841,983,163	$ 515,595,978
ANNUITIES	$ 256,467,142	$ 224,764,468

	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	$ 1,339,322,113	$ 1,235,996,289	92
CREDIT	30,155,667	16,954,470	56
OTHER INDIVIDUAL	274,033,847	194,087,562	70
TOTAL	$ 1,643,511,627	$ 1,447,038,321	88
FIRE AND OCEAN MARINE			
FIRE	$ 75,326,762	$ 35,223,222	46
OCEAN MARINE	4,213,979	1,404,180	33
TOTAL	$ 79,540,741	$ 36,627,402	46
MULTIPLE PERIL			
FARMOWNERS	$ 35,146,500	$ 22,657,627	64
HOMEOWNERS	171,174,129	94,856,363	55
COMMERCIAL	133,095,183	63,618,131	47
TOTAL	$ 339,415,812	$ 181,132,121	53
AUTOMOBILE			
PRIVATE PASSENGER CARS	$ 572,079,454	$ 351,725,511	61
COMMERCIAL VEHICLES	139,025,243	79,167,527	56
TOTAL	$ 711,104,697	$ 430,893,038	60
ALL OTHER LINES			
WORKERS COMPENSATION	$ 272,219,654	$ 182,261,760	66
LIABILITY OTHER THAN AUTO	165,333,279	97,707,914	59
MEDICAL MALPRACTICE	15,562,421	19,366,022	124
FIDELITY	7,887,905	2,209,741	28
SURETY	11,126,617	3,325,995	29
CREDIT	1,975,032	1,167,601	59
TITLE	9,341,227	413,318	4
MORTGAGE GUARANTY	6,020,807	3,651,016	60
ALL OTHER	106,174,229	45,648,987	42
TOTAL	$ 595,641,171	$ 355,752,354	59

TABLE D

1981 SUMMARY OF WISCONSIN OPERATIONS OF ALL INSURERS BY TYPE OF COMPANY

TYPE OF COMPANY	WRITTEN PREMIUMS	BENEFITS PAID
LIFE STOCK	$ 887,484,765	$ 609,013,333
LIFE MUTUALS	767,509,633	578,755,829
FRATERNALS	111,906,469	57,223,201
TOTALS	$ 1,766,900,867	$ 1,244,992,363

	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
BLUE PLANS	$ 842,520,876	$ 817,348,998	97
ACCIDENT AND HEALTH ASSOCIATIONS	30,283,282	31,934,864	105
PROPERTY AND CASUALTY STOCK	957,770,965	572,314,512	59
PROPERTY AND CASUALTY MUTUALS	800,457,326	465,955,407	58
RECIPROCALS	31,486,988	18,931,541	60
TOWN MUTUALS	32,944,645	20,593,696	62
TOTALS	$ 2,695,464,082	$ 1,927,079,018	71

	COUNTS BY TYPE	
	WISCONSIN COMPANIES	ALL OTHER
LIFE STOCK	25	347
LIFE MUTUALS	5	71
FRATERNALS	10	46
BLUE PLANS	4	
ACCIDENT AND HEALTH ASSOCIATIONS	10	
PROPERTY AND CASUALTY STOCK	42	411
PROPERTY AND CASUALTY MUTUALS	34	71
RECIPROCALS		16
TOWN MUTUALS	122	
TOTALS	252	962

TABLE E

MARKET SHARES (BUSINESS OF 1981)

ORDINARY LIFE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN
1	NORTHWESTERN MUTUAL LIFE INS CO THE	11.5	$	75,866,954
2	PRUDENTIAL INS CO OF AMERICA, THE	10.3		67,588,014
3	METROPOLITAN LIFE INS CO	5.7		37,669,225
4	NEW YORK LIFE INS CO	5.2		34,487,682
5	AID ASSOCIATION FOR LUTHERANS	5.0		33,047,798
6	EQUITABLE LIFE ASSUR SOCIETY OF THE US, THE	3.8		24,946,215
7	AMERICAN FAMILY LIFE INS CO	2.4		15,955,018
8	MASSACHUSETTS MUTUAL LIFE INS CO	2.0		13,399,435
9	LUTHERAN BROTHERHOOD	1.9		12,841,974
10	CONNECTICUT MUTUAL LIFE INS CO, THE	1.6		10,601,057
11	CENTRAL LIFE ASSURANCE CO	1.5		9,834,000
12	JOHN HANCOCK MUTUAL LIFE INS CO	1.4		9,547,520
13	MUTUAL LIFE INS CO OF NEW YORK THE	1.4		9,412,028
14	BANKERS LIFE CO	1.4		9,314,464
15	CATHOLIC KNIGHTS INS SOCIETY	1.4		9,227,838
16	RURAL SECURITY LIFE INS CO	1.3		9,145,629
17	NATIONAL GUARDIAN LIFE INS CO	1.3		8,835,689
18	PENN MUTUAL LIFE INS CO THE	1.2		8,216,143
19	OLD LINE LIFE INS CO OF AMERICA THE	1.0		7,178,339
20	ITT LIFE INS CORP	1.0		6,583,556
TOTALS FOR	20 RANKED INSURERS	63.05	$	413,698,578
TOTALS FOR	422 INSURERS WRITING THIS LINE	100.00	$	656,120,476

CREDIT LIFE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN
1	OLD LINE LIFE INS CO OF AMERICA THE	13.2	$	3,312,552
2	CREDIT LIFE INS CO, THE	8.9		2,236,395
3	ITT LIFE INS CORP	8.8		2,204,074
4	CUNA MUTUAL INS SOCIETY	7.9		1,976,998
5	LYNDON INS CO	7.7		1,932,979
6	GLOBE LIFE INS CO	6.9		1,727,961
7	NORTH CENTRAL LIFE INS CO	5.7		1,446,643
8	MUTUAL SERVICE LIFE INS CO	5.3		1,330,294
9	CONTINENTAL ASSURANCE CO	3.3		832,478
10	OLD REPUBLIC LIFE INS CO	2.9		748,509
11	FAMILY INS CORP	2.9		730,421
12	AMERICAN BANKERS LIFE ASSUR CO OF FLA	2.9		726,475
13	CUMBERLAND LIFE INS CO	2.0		501,372
14	OMAHA FINANCIAL LIFE INS CO	1.8		468,905
15	ALEXANDER HAMILTON LIFE INS CO OF AMERICA	1.3		328,640
16	WORLD SERVICE LIFE INS CO	1.3		326,623
17	PHF LIFE INS CO	1.2		314,520
18	CENTRAL NATIONAL LIFE INS CO OF OMAHA, THE	1.2		312,420
19	WESTERN DIVERSIFIED LIFE INS CO	1.2		312,041
20	FORD LIFE INS CO	1.0		251,205
TOTALS FOR	20 RANKED INSURERS	88.11	$	22,021,505
TOTALS FOR	67 INSURERS WRITING THIS LINE	100.00	$	24,994,735

GROUP LIFE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN
1	PRUDENTIAL INS CO OF AMERICA, THE	11.6	$	18,469,061
2	MINNESOTA MUTUAL LIFE INS CO THE	9.7		15,429,806
3	METROPOLITAN LIFE INS CO	8.2		13,124,609
4	AETNA LIFE INSURANCE CO	6.8		10,886,252
5	JOHN HANCOCK MUTUAL LIFE INS CO	5.9		9,384,468
6	EQUITABLE LIFE ASSUR SOCIETY OF THE US, THE	5.7		9,139,327
7	TRAVELERS INS CO., THE	4.8		7,693,767
8	CONTINENTAL ASSURANCE CO	3.7		5,920,158
9	BANKERS LIFE CO	3.5		5,583,620
10	CONNECTICUT GENERAL LIFE INS CO	2.8		4,508,705
11	WISCONSIN LIFE INS CO., THE	2.6		4,206,459
12	SAFECO LIFE INS CO	2.4		3,826,969
13	AMERICAN BANKERS LIFE ASSUR CO OF FLA	2.4		3,825,518
14	WISCONSIN EMPLOYERS INS CO	2.3		3,672,416
15	CUNA MUTUAL INS SOCIETY	1.9		3,133,134
16	WASHINGTON NATIONAL INS CO	1.2		2,046,367
17	GREAT-WEST LIFE ASSUR CO, THE	1.1		1,893,247
18	EMPLOYERS LIFE INS CO OF WAUSAU	1.1		1,841,389
19	MUTUAL BENEFIT LIFE INS CO THE	.9		1,501,580
20	NORTHWESTERN NATIONAL LIFE INS CO	.8		1,416,627
TOTALS FOR	20 RANKED INSURERS	80.11	$	127,503,479
TOTALS FOR	210 INSURERS WRITING THIS LINE	100.00	$	159,151,898

INDUSTRIAL LIFE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN
1	UNITED INS CO OF AMERICA	27.9	$	543,368
2	PRUDENTIAL INS CO OF AMERICA, THE	20.0		389,973
3	WESTERN AND SOUTHERN LIFE INS CO., THE	19.1		372,410
4	METROPOLITAN LIFE INS CO	15.8		308,051
5	WASHINGTON NATIONAL INS CO	6.4		124,819
6	ROCKFORD LIFE INS CO	5.5		107,451
7	JOHN HANCOCK MUTUAL LIFE INS CO	3.0		59,913
8	NATIONAL LIFE AND ACCIDENT INS CO, THE	.6		12,799
9	AMERICAN NATIONAL INS CO	.2		4,647
10	MONUMENTAL LIFE INS CO	.2		4,566
11	MAMMOTH LIFE & ACCIDENT INS CO	.2		4,193
12	SUN LIFE INS CO OF AMERICA	.1		3,080
13	RELIABLE LIFE INS CO, THE	.1		2,509
14	AMERICAN UNITED LIFE INS CO			1,147
15	LIFE INSURANCE CO OF VIRGINIA, THE			1,063
16	KENTUCKY CENTRAL LIFE INS CO			746
17	GLOBE LIFE INS CO			596
18	AMERICAN GENERAL LIFE INS CO OF DELAWARE			232
19	COLONIAL LIFE INS CO OF AMERICA, THE			136
20	BOSTON MUTUAL LIFE INS CO			91
TOTALS FOR	20 RANKED INSURERS	100.00	$	1,941,790
TOTALS FOR	23 INSURERS WRITING THIS LINE	100.00	$	1,941,944

ANNUITIES

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN
1	IDS LIFE INS CO	7.2	$	18,810,943
2	BANKERS LIFE CO	6.1		15,978,855
3	EQUITABLE VARIABLE LIFE INS CO	5.0		13,208,276
4	LUTHERAN BROTHERHOOD	4.7		12,435,644
5	EQUITABLE LIFE ASSUR SOCIETY OF THE US, THE	4.1		10,904,428
6	AID ASSOCIATION FOR LUTHERANS	3.8		9,991,623
7	NEW YORK LIFE INS CO	3.8		9,918,315
8	TEACHERS INS AND ANNUITY ASSOC OF AMERICA	3.4		8,948,614
9	EMPLOYERS LIFE INS CO OF WAUSAU	3.3		8,707,892
10	RELIANCE STANDARD LIFE INS CO	3.2		8,351,687
11	AIG LIFE INSURANCE CO	2.9		7,565,048
12	WISCONSIN EMPLOYERS INS CO	2.7		7,086,241
13	TRAVELERS INS CO., THE	2.6		6,786,499
14	JOHN HANCOCK MUTUAL LIFE INS CO	2.4		6,395,588
15	CAPITOL LIFE INS CO, THE	2.2		5,726,003
16	NORTHWESTERN MUTUAL LIFE INS CO THE	2.0		5,427,903
17	CHARTER SECURITY LIFE INS CO	1.9		5,135,042
18	NATIONAL GUARDIAN LIFE INS CO	1.6		4,241,412
19	WASHINGTON NATIONAL INS CO	1.5		4,083,924
20	MANUFACTURERS LIFE INS CO, THE	1.5		3,998,271
TOTALS FOR	20 RANKED INSURERS	66.78	$	173,702,208
TOTALS FOR	262 INSURERS WRITING THIS LINE	100.00	$	260,038,487

FIRE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	PROTECTION MUTUAL INS CO	5.8	$	4,478,172	18
2	HERITAGE MUTUAL INS CO	3.8		2,939,232	42
3	STATE PROPERTY INS FUND	3.2		2,493,381	57
4	ST PAUL FIRE AND MARINE INS CO	2.5		1,941,768	31
5	ARKWRIGHT-BOSTON MANUFACTURERS MUTUAL INS CO	2.3		1,801,681	180
6	NORTHWESTERN NATIONAL INS CO OF MILW WI	1.8		1,396,321	113
7	LUMBERMEN'S UNDERWRITING ALLIANCE, US	1.7		1,329,418	54
8	COMMERCIAL UNION INS CO	1.6		1,272,380	26
9	MILWAUKEE MUTUAL INS CO	1.6		1,230,086	40
10	SENTRY INSURANCE A MUTUAL COMPANY	1.5		1,216,873	20
11	AETNA CASUALTY & SURETY CO, THE	1.4		1,118,917	47
12	AMERICAN FAMILY MUTUAL INS CO	1.4		1,111,279	24
13	UNITED STATES FIDELITY AND GUARANTY CO	1.4		1,084,742	42
14	TRAVELERS INDEMNITY CO., THE	1.4		1,066,767	16
15	WILSON MUTUAL INS CO	1.3		1,038,481	75
16	STETTIN MUTUAL INS CO	1.3		1,027,185	77
17	TRUCK INS EXCHANGE	1.2		938,316	36
18	RETAIL LUMBERMENS MUTUAL INS CO OF WIS	1.1		899,266	63
19	WAUSAU MUTUAL INS CO	1.1		883,090	46
20	AUTO-OWNERS INS CO	1.0		823,573	41
TOTALS FOR	20 RANKED INSURERS	39.39	$	30,090,928	45
TOTALS FOR	367 INSURERS WRITING THIS LINE	100.00	$	76,381,224	

FARMOWNERS MULTIPLE PERIL

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	RURAL MUTUAL INS CO	21.9	$	8,095,378	67
2	HOME MUTUAL INS CO	14.6		5,387,378	56
3	AMERICAN FAMILY MUTUAL INS CO	12.1		4,485,157	53
4	HARTLAND CICERO MUTUAL INS CO	5.9		2,205,330	51
5	STATE FARM FIRE AND CASUALTY CO	4.5		1,681,231	124
6	WISCONSIN FARMERS MUTUAL INS CO	4.4		1,645,884	67
7	NATIONAL FARMERS UNION PROPERTY & CASUALTY CO	4.3		1,616,624	66
8	FRANKLIN MUTUAL INS CO	4.1		1,510,905	45
9	CITIZENS MUTUAL INS CO	3.9		1,449,626	67
10	INTEGRITY MUTUAL INS CO	3.7		1,370,427	86
11	COMMERCIAL INS CO OF NEWARK NJ	3.2		1,188,905	85
12	INSURANCE CO OF NORTH AMERICA	2.2		843,056	58
13	CEDARBURG MUTUAL INS CO	2.0		735,824	56
14	LAKELAND MUTUAL INS CO	1.8		679,068	65
15	MILWAUKEE MUTUAL INS CO	1.6		615,951	49
16	FRANKENMUTH MUTUAL INS CO	1.4		548,495	104
17	CONTINENTAL INS. CO, THE	1.4		546,406	46
18	AID INS CO (MUTUAL)	1.0		384,633	91
19	HARTFORD ACCIDENT & INDEMNITY CO	.8		302,476	59
20	AMERICAN NATIONAL FIRE INS CO	.5		211,757	36
TOTALS FOR	20 RANKED INSURERS	96.35	$	35,504,511	64
TOTALS FOR	56 INSURERS WRITING THIS LINE	100.00	$	36,841,221	64

HOMEOWNERS MULTIPLE PERIL

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	15.9	$	28,329,916	49
2	STATE FARM FIRE AND CASUALTY CO	10.6		18,872,972	62
3	ALLSTATE INS CO	5.1		9,103,243	56
4	HERITAGE MUTUAL INS CO	4.5		8,115,001	64
5	MILWAUKEE MUTUAL INS CO	3.6		6,495,048	61
6	SENTRY INSURANCE A MUTUAL COMPANY	2.3		4,241,860	44
7	HOME MUTUAL INS CO	2.3		4,157,903	47
8	ECONOMY FIRE & CASUALTY CO	1.8		3,324,708	58
9	PRUDENTIAL PROPERTY & CASUALTY INS CO	1.8		3,298,143	64
10	WEST BEND MUTUAL INS CO	1.8		3,280,548	55
11	FIRE INS EXCHANGE	1.8		3,196,943	67
12	BADGER MUTUAL INS CO	1.7		3,098,674	47
13	GENERAL CASUALTY CO OF WIS	1.6		2,960,973	36
14	GERMANTOWN MUTUAL INS CO	1.6		2,855,934	44
15	REGENT INS CO	1.5		2,777,210	50
16	MUTUAL SERVICE CASUALTY INS CO	1.5		2,749,500	48
17	TOWER INS CO INC	1.3		2,410,228	87
18	AETNA CASUALTY & SURETY CO, THE	1.2		2,170,460	46
19	SHEBOYGAN FALLS MUTUAL INS CO	1.2		2,134,354	55
20	RURAL MUTUAL INS CO	1.1		2,080,631	88
TOTALS FOR	20 RANKED INSURERS	64.98	$	115,654,249	55
TOTALS FOR	213 INSURERS WRITING THIS LINE	100.00	$	177,961,544	51

COMMERCIAL MULTIPLE PERIL

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	WAUSAU UNDERWRITERS INS CO	4.3	$	5,904,907	74
2	INSURANCE CO OF NORTH AMERICA	4.2		5,775,984	40
3	HOME INS CO, THE	4.0		5,530,813	37
4	STATE FARM FIRE AND CASUALTY CO	3.8		5,280,776	31
5	AETNA CASUALTY & SURETY CO, THE	3.2		4,468,852	57
6	GENERAL CASUALTY CO OF WIS	3.0		4,134,070	33
7	EMPLOYERS INS OF WAUSAU, A MUTUAL CO	2.7		3,794,565	44
8	TOWER INS CO INC	2.6		3,636,654	72
9	CONTINENTAL INS. CO, THE	2.4		3,359,166	31
10	FIREMAN'S FUND INS CO OF WI	2.2		3,114,065	50
11	AMERICAN CASUALTY CO OF READING PA	2.2		3,094,701	66
12	AMERICAN FAMILY MUTUAL INS CO	2.1		2,978,118	33
13	MILWAUKEE MUTUAL INS CO	2.1		2,942,057	58
14	AMERICAN NATIONAL FIRE INS CO	2.1		2,941,578	72
15	UNITED STATES FIRE INS CO	1.8		2,464,721	52
16	CHURCH MUTUAL INS CO	1.6		2,299,438	33
17	NORTHERN INS CO OF NEW YORK	1.4		2,042,194	44
18	HARTFORD ACCIDENT & INDEMNITY CO	1.4		2,038,051	40
19	FEDERAL INS CO	1.4		1,987,801	46
20	ST PAUL FIRE AND MARINE INS CO	1.4		1,911,425	20
TOTALS FOR	20 RANKED INSURERS	50.92	$	69,699,936	48
TOTALS FOR	229 INSURERS WRITING THIS LINE	100.00	$	136,881,564	62

OCEAN MARINE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	FIREMAN'S FUND INS CO	15.7	$	674,788	17
2	CONTINENTAL INS. CO, THE	13.7		588,971	43
3	ST PAUL FIRE AND MARINE INS CO	10.5		449,962	27
4	INSURANCE CO OF NORTH AMERICA	9.5		409,379	
5	UNITED STATES FIRE INS CO	6.4		274,801	16
6	AETNA INSURANCE CO	3.7		161,971	49
7	HARTFORD FIRE INS CO	3.6		157,673	61
8	CENTENNIAL INS CO	3.5		152,399	275
9	AETNA CASUALTY & SURETY CO, THE	3.3		144,516	53
10	NORTHWESTERN NATIONAL INS CO OF MILW WI	2.7		115,917	1
11	HOME INS CO, THE	2.3		101,031	15
12	UNITED STATES FIDELITY AND GUARANTY CO	2.3		99,512	58
13	RELIANCE INS CO	2.2		96,417	26
14	TOWER INS CO INC	2.1		92,804	96
15	MICHIGAN MILLERS MUTUAL INS CO	1.8		80,520	93
16	NEW HAMPSHIRE INS CO	1.5		65,446	2
17	COMMERCIAL UNION INS CO	1.4		61,627	3
18	FEDERAL INS CO	1.2		53,229	12
19	SUN INS CO OF NEW YORK	1.2		51,220	62
20	TRAVELERS INDEMNITY CO., THE	1.1		50,319	80
TOTALS FOR	20 RANKED INSURERS	90.76	$	3,882,502	33
TOTALS FOR	61 INSURERS WRITING THIS LINE	100.00	$	4,278,234	94

MEDICAL MALPRACTICE

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	WISCONSIN HEALTH CARE LIABILITY INSURANCE PLAN	33.6	$ 5,039,877	156
2	ST PAUL FIRE AND MARINE INS CO	27.9	4,182,335	95
3	MEDICAL PROTECTIVE CO, THE	23.4	3,503,807	98
4	CONTINENTAL CASUALTY CO	4.4	667,851	239
5	FEDERAL INS CO	2.5	382,645	53
6	CHICAGO INS CO	1.1	176,719	40
7	NATIONAL CHIROPRACTIC MUTUAL INS CO	.7	113,222	50
8	CAPITOL INDEMNITY CORP	.6	96,516	25
9	AUTOMOBILE INS CO OF HARTFORD CT, THE	.6	95,770	180
10	ST PAUL MERCURY INS CO	.5	74,901	28
11	VIGILANT INS CO	.4	70,461	108
12	PACIFIC EMLOYERS INS CO	.4	64,375	97
13	INSURANCE CO OF NORTH AMERICA	.4	62,149	296
14	GENERAL CASUALTY CO OF WIS	.3	44,311	
15	AETNA CASUALTY & SURETY CO, THE	.2	41,277	460
16	INS CO OF STATE OF PENNSYLVANIA, THE	.2	35,547	29
17	CHURCH MUTUAL INS CO	.2	31,189	
18	NORTHWESTERN NATIONAL INS CO OF MILW WI	.1	29,201	26
19	DRUGGISTS MUTUAL INS CO	.1	28,882	11
20	SENTRY INSURANCE A MUTUAL COMPANY	.1	28,842	20
TOTALS FOR	20 RANKED INSURERS	98.63	$ 14,769,877	121
TOTALS FOR	58 INSURERS WRITING THIS LINE	100.00	$ 14,975,924	86

GROUP ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	BLUE CROSS & BLUE SHIELD UNITED OF WI	43.1	$ 576,820,284	96
2	WISCONSIN PHYSICIANS SERVICE INS CORP	13.5	181,402,269	103
3	WISCONSIN EMPLOYERS INS CO	7.0	93,823,978	87
4	JOHN HANCOCK MUTUAL LIFE INS CO	2.8	38,398,580	80
5	PRUDENTIAL INS CO OF AMERICA, THE	2.8	37,548,131	80
6	AETNA LIFE INSURANCE CO	2.4	32,364,433	76
7	HEALTH INS CORP	2.1	28,400,097	96
8	TRAVELERS INS CO., THE	1.9	26,003,977	67
9	UNITED OF OMAHA LIFE INS CO	1.7	23,614,329	100
10	RURAL SECURITY LIFE INS CO	1.6	22,386,216	95
11	BANKERS LIFE CO	1.6	22,257,562	84
12	EMPLOYERS INS OF WAUSAU, A MUTUAL CO	1.5	20,795,395	85
13	WISCONSIN LIFE INS CO., THE	1.2	17,149,204	103
14	CONNECTICUT GENERAL LIFE INS CO	1.2	16,141,693	95
15	TIME INS CO	1.1	15,281,366	84
16	METROPOLITAN LIFE INS CO	.9	12,179,309	68
17	EMPLOYERS LIFE INS CO OF WAUSAU	.8	11,549,951	87
18	SENTRY LIFE INS CO	.8	11,164,350	142
19	EQUITABLE LIFE ASSUR SOCIETY OF THE US, THE	.8	10,857,103	104
20	CONTINENTAL ASSURANCE CO	.7	9,327,229	104
TOTALS FOR	20 RANKED INSURERS	90.22	$ 1,207,465,456	92
TOTALS FOR	248 INSURERS WRITING THIS LINE	100.00	$ 1,338,128,893	90

CREDIT ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	OLD LINE LIFE INS CO OF AMERICA THE	17.9	$	5,151,319	54
2	CREDIT LIFE INS CO, THE	12.4		3,564,207	52
3	GLOBE LIFE INS CO	9.0		2,592,585	36
4	ITT LIFE INS CORP	7.6		2,194,872	55
5	ITT LYNDON LIFE INSURANCE CO	7.5		2,178,489	358
6	NORTH CENTRAL LIFE INS CO	7.0		2,007,770	33
7	PHF LIFE INS CO	4.2		1,222,721	64
8	CUDIS INS SOCIETY, INC	3.2		917,310	60
9	AMERICAN BANKERS LIFE ASSUR CO OF FLA	2.5		733,299	57
10	OMAHA FINANCIAL LIFE INS CO	2.3		686,242	49
11	INTERNATIONAL GENERAL INS CORP	2.2		641,041	53
12	OLD REPUBLIC LIFE INS CO	2.0		595,506	66
13	CENTRAL NATIONAL INS CO OF OMAHA, THE	2.0		572,875	68
14	FAMILY INS CORP	1.8		530,367	37
15	ALEXANDER HAMILTON LIFE INS CO OF AMERICA	1.6		462,686	47
16	WORLD SERVICE LIFE INS CO	1.5		441,290	25
17	WESTERN DIVERSIFIED LIFE INS CO	1.4		414,225	22
18	AMERICAN NATIONAL INS CO	1.3		394,484	64
19	MADISON NATIONAL LIFE INS CO, INC	1.2		353,345	51
20	FORD LIFE INS CO	1.1		338,790	54
TOTALS FOR	20 RANKED INSURERS	90.56	$	25,993,423	56
TOTALS FOR	52 INSURERS WRITING THIS LINE	100.00	$	28,702,930	259

OTHER INDIVIDUAL ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	BLUE CROSS & BLUE SHIELD UNITED OF WI	25.1	$	64,669,798	94
2	WISCONSIN PHYSICIANS SERVICE INS CORP	9.5		24,455,956	85
3	COMBINED INS CO OF WIS	5.4		13,884,699	44
4	BANKERS LIFE & CASUALTY CO	5.3		13,645,889	51
5	AMERICAN FAMILY MUTUAL INS CO	4.9		12,768,219	65
6	MUTUAL OF OMAHA INS CO	4.0		10,421,759	57
7	AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS	3.9		10,200,043	70
8	TIME INS CO	2.9		7,564,370	59
9	UNITED STATES LETTER CARRIERS MUTUAL BEN ASSOC	2.4		6,211,843	89
10	ITT LIFE INS CORP	2.3		5,915,833	40
11	PRUDENTIAL INS CO OF AMERICA, THE	2.1		5,648,069	69
12	PHYSICIANS MUTUAL INS CO	1.6		4,105,928	62
13	AMERICAN BANKERS LIFE ASSUR CO OF FLA	1.5		4,045,634	2
14	AID ASSOCIATION FOR LUTHERANS	1.1		2,981,234	46
15	HEALTH INS CORP	1.1		2,979,026	67
16	PENNSYLVANIA LIFE INS CO	1.0		2,720,906	45
17	NORTHWESTERN MUTUAL LIFE INS CO THE	.9		2,395,431	31
18	STATE FARM MUTUAL AUTOMOBILE INS CO	.8		2,172,284	44
19	PAUL REVERE LIFE INS CO THE	.8		2,087,395	43
20	ILLINOIS MUTUAL LIFE & CASUALTY CO	.8		2,082,807	54
TOTALS FOR	20 RANKED INSURERS	78.08	$	200,957,123	69
TOTALS FOR	370 INSURERS WRITING THIS LINE	100.00	$	257,361,057	62

WORKERS COMPENSATION

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	EMPLOYERS INS OF WAUSAU, A MUTUAL CO	21.3	$	60,107,332	66
2	SENTRY INSURANCE A MUTUAL COMPANY	4.8		13,675,940	69
3	AETNA CASUALTY & SURETY CO, THE	4.4		12,474,449	63
4	TRANSPORTATION INS CO	2.8		8,140,185	50
5	HERITAGE MUTUAL INS CO	2.5		7,266,370	63
6	LIBERTY MUTUAL FIRE INS CO	2.4		6,856,698	159
7	CONTINENTAL CASUALTY CO	2.3		6,689,240	39
8	LIBERTY MUTUAL INS CO	2.0		5,752,579	83
9	HOME INS CO, THE	1.9		5,564,856	112
10	NORTHWESTERN NATIONAL INS CO OF MILW WI	1.8		5,108,083	34
11	STANDARD FIRE INS CO., THE	1.7		4,920,434	75
12	ASSOCIATED INDEMNITY CORP	1.7		4,890,718	85
13	AMERICAN INS CO, THE	1.6		4,508,708	41
14	EMPLOYERS MUTUAL CASUALTY CO	1.5		4,401,247	69
15	NATIONAL UNION FIRE INS CO OF PITTSBURGH	1.5		4,286,101	56
16	AMERICAN MUTUAL INS CO OF BOSTON	1.4		4,033,745	74
17	TWIN CITY FIRE INS CO	1.4		3,958,013	53
	[illegible]ERAL CASUALTY CO OF WIS	1.3		3,680,901	23
	[illegible]RS INDEMNITY CO., THE	1.2		3,572,890	112
	[illegible]CCIDENT & INDEMNITY CO	1.2		3,481,745	105
	[illegible] RANKED INSURERS	61.59	$	173,370,234	67
	[illegible]30 INSURERS WRITING THIS LINE	100.00	$	281,538,470	56

OTHER LIABILITY

	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
	TRAVELERS INDEMNITY CO., THE	15.8	$	24,845,835	126
2	EMPLOYERS INS OF WAUSAU, A MUTUAL CO	10.2		16,052,138	4
3	HARTFORD ACCIDENT & INDEMNITY CO	4.7		7,380,070	38
4	SENTRY INSURANCE A MUTUAL COMPANY	4.1		6,548,464	17
5	CONTINENTAL CASUALTY CO	3.6		5,745,710	91
6	AETNA CASUALTY & SURETY CO, THE	3.1		4,923,098	54
7	GENERAL CASUALTY CO OF WIS	2.7		4,269,997	34
8	ST PAUL FIRE AND MARINE INS CO	2.5		4,005,397	74
9	ASSOCIATED INDEMNITY CORP	2.4		3,761,529	38
10	HERITAGE MUTUAL INS CO	1.9		3,088,952	28
11	NATIONAL UNION FIRE INS CO OF PITTSBURGH	1.9		2,970,795	37
12	TOWER INS CO INC	1.8		2,896,473	83
13	LIBERTY MUTUAL INS CO	1.7		2,804,849	152
14	AMERICAN INS CO, THE	1.6		2,514,902	39
15	UNITED STATES FIDELITY AND GUARANTY CO	1.4		2,291,002	21
16	POTOMAC INS CO	1.4		2,256,001	81
17	WEST BEND MUTUAL INS CO	1.4		2,196,957	43
18	NORTHWESTERN NATIONAL INS CO OF MILW WI	1.3		2,093,547	66
19	AMERICAN CASUALTY CO OF READING PA	1.1		1,754,160	109
20	UNITED STATES FIRE INS CO	1.1		1,752,079	167
TOTALS FOR	20 RANKED INSURERS	66.62	$	104,151,955	59
TOTALS FOR	368 INSURERS WRITING THIS LINE	100.00	$	156,358,237	67

PRIVATE PASSENGER CARS

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	20.0	$	114,638,731	63
2	STATE FARM MUTUAL AUTOMOBILE INS CO	12.3		70,417,889	65
3	GENERAL CASUALTY CO OF WIS	6.2		36,007,711	67
4	HERITAGE MUTUAL INS CO	5.1		29,314,538	65
5	ALLSTATE INS CO	4.7		27,074,422	53
6	AMERICAN STANDARD INS CO OF WIS	4.4		25,371,951	64
7	HOME MUTUAL INS CO	2.5		14,505,186	57
8	FARMERS INS EXCHANGE	2.4		13,748,715	60
9	MILWAUKEE MUTUAL INS CO	2.4		13,735,563	68
10	RURAL MUTUAL INS CO	2.2		12,860,015	71
11	MUTUAL SERVICE CASUALTY INS CO	2.1		12,076,526	64
12	SENTRY INSURANCE A MUTUAL COMPANY	2.0		11,700,424	44
13	ECONOMY FIRE & CASUALTY CO	1.6		9,441,399	58
14	DAIRYLAND INS CO	1.0		6,066,906	52
15	INTEGRITY MUTUAL INS CO	.9		5,670,024	58
16	VIKING INS CO OF WISCONSIN	.9		5,499,737	49
17	AETNA CASUALTY & SURETY CO, THE	.9		5,360,535	79
18	BADGER MUTUAL INS CO	.9		5,244,708	54
19	MILWAUKEE GUARDIAN INS INC	.8		5,059,562	67
20	BADGER STATE MUTUAL CASUALTY CO	.8		4,942,239	46
TOTALS FOR	20 RANKED INSURERS	74.89	$	428,736,781	61
TOTALS FOR	256 INSURERS WRITING THIS LINE	100.00	$	572,405,927	57

COMMERIAL VEHICLES

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	EMPLOYERS INS OF WAUSAU, A MUTUAL CO	7.7	$	10,536,829	43
2	GENERAL CASUALTY CO OF WIS	5.6		7,609,177	43
3	HERITAGE MUTUAL INS CO	4.9		6,705,425	57
4	LIBERTY MUTUAL INS CO	3.9		5,296,917	7
5	MILWAUKEE MUTUAL INS CO	3.6		4,936,609	73
6	SENTRY INSURANCE A MUTUAL COMPANY	2.8		3,814,533	32
7	AMERICAN FAMILY MUTUAL INS CO	2.7		3,712,409	50
8	AETNA CASUALTY & SURETY CO, THE	2.6		3,551,853	72
9	TRAVELERS INDEMNITY CO., THE	2.4		3,305,805	90
10	HOME INDEMNITY CO, THE	2.2		3,060,197	41
11	WEST BEND MUTUAL INS CO	1.9		2,679,091	81
12	AMERICAN CASUALTY CO OF READING PA	1.8		2,475,693	70
13	RURAL MUTUAL INS CO	1.7		2,434,395	71
14	MUTUAL SERVICE CASUALTY INS CO	1.6		2,270,746	71
15	UNITED STATES FIDELITY AND GUARANTY CO	1.5		2,158,567	76
16	AMERICAN INS CO, THE	1.5		2,056,539	47
17	OCCIDENTAL FIRE & CASUALTY CO OF NC	1.3		1,841,875	54
18	MOTORS INS CORP	1.3		1,824,279	45
19	TRUCK INS EXCHANGE	1.3		1,823,033	75
20	CONTINENTAL CASUALTY CO	1.3		1,809,143	105
TOTALS FOR	20 RANKED INSURERS	54.41	$	73,903,115	57
TOTALS FOR	264 INSURERS WRITING THIS LINE	100.00	$	135,759,496	51

FIDELITY

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	AETNA CASUALTY & SURETY CO. THE	13.9	$	1,233,617	52
2	ST PAUL FIRE AND MARINE INS CO	11.6		1,033,540	40
3	CUMIS INS SOCIETY, INC	9.1		814,235	109
4	FIDELITY & DEPOSIT CO. OF MARYLAND	8.7		778,525	9
5	EMPLOYERS INS OF WAUSAU, A MUTUAL CO	8.7		776,212	41
6	OHIO CASUALTY INS CO THE	4.9		442,333	39
7	INSURANCE CO OF NORTH AMERICA	3.8		339,535	40
8	FEDERAL INS CO	3.8		337,168	7
9	CAPITOL INDEMNITY CORP	3.7		336,008	
10	NORTHWESTERN NATIONAL INS CO OF MILW WI	3.4		307,240	46
11	AMERICAN INS CO, THE	3.1		283,433	53
12	HARTFORD ACCIDENT & INDEMNITY CO	3.1		282,685	6
13	WESTERN SURETY CO	2.5		225,098	2
14	UNITED STATES FIDELITY AND GUARANTY CO	2.3		205,433	5
15	MGIC INDEMNITY CORP	2.2		201,364	163
16	CONTINENTAL INS. CO, THE	1.5		141,183	29
17	WESTERN CASUALTY AND SURETY CO., THE	.8		7[illegible],334	106
18	INTEGRITY MUTUAL INS CO	.7		69,211	57
19	SENTRY INSURANCE A MUTUAL COMPANY	.6		60,127	7
20	NATIONAL UNION FIRE INS CO OF PITTSBURGH	.6		56,887	20
TOTALS FOR	20 RANKED INSURERS	90.16	$	8,001,168	28
TOTALS FOR	114 INSURERS WRITING THIS LINE	100.00	$	8,875,194	59

SURETY

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	UNITED STATES FIDELITY AND GUARANTY CO	11.4	$	1,346,387	9
2	FIDELITY & DEPOSIT CO. OF MARYLAND	10.6		1,256,133	18
3	ST PAUL FIRE AND MARINE INS CO	7.1		841,817	1
4	CAPITOL INDEMNITY CORP	6.9		817,897	19
5	EMPLOYERS INS OF WAUSAU, A MUTUAL CO	5.8		689,483	41
6	AMERICAN INS CO, THE	5.3		627,344	182
7	TRAVELERS INDEMNITY CO., THE	5.0		597,733	1
8	OHIO CASUALTY INS CO THE	4.4		519,959	15
9	AETNA CASUALTY & SURETY CO, THE	4.1		490,808	19
10	AMERICAN MUNICIPAL BOND ASSUR CORP	4.1		488,702	24
11	FIREMEN'S INS CO OF NEWARK NJ	3.1		367,264	5
12	WESTERN SURETY CO	3.0		363,438	19
13	FEDERAL INS CO	2.3		277,592	11
14	NORTHWESTERN NATIONAL INS CO OF MILW WI	2.2		266,472	20
15	AMERICAN CASUALTY CO OF READING PA	2.0		246,744	37
16	SEABOARD SURETY CO	1.7		209,994	
17	SENTRY INSURANCE A MUTUAL COMPANY	1.6		198,352	593
18	STATE SURETY CO	1.5		183,970	5
19	UNITED FIRE & CASUALTY CO	1.3		163,818	
20	INSURANCE CO OF NORTH AMERICA	1.2		148,424	11
TOTALS FOR	20 RANKED INSURERS	85.62	$	10,102,331	30
TOTALS FOR	128 INSURERS WRITING THIS LINE	100.00	$	11,799,671	15

C R E D I T

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	AMERICAN CREDIT INDEMNITY CO OF NY	16.1	$	328,377	21
2	MGIC INDEMNITY CORP	12.7		260,513	
3	LONDON GUARANTEE & ACCIDENT CO OF NY	10.7		218,283	42
4	INSURANCE CO OF NORTH AMERICA	9.0		183,638	78
5	EMMCO INS CO	6.4		131,018	42
6	ST PAUL FIRE AND MARINE INS CO	6.1		125,501	153
7	CONTINENTAL INS. CO. THE	6.1		125,046	60
8	CONTINENTAL CASUALTY CO	5.9		121,915	24
9	LIBERTY MUTUAL INS CO	5.5		113,130	69
10	FIREMAN'S FUND INS CO	2.9		60,344	66
11	COMMERCIAL UNION INS CO	2.8		57,140	75
12	EMPLOYERS INS OF WAUSAU, A MUTUAL CO	2.6		53,409	660
13	TRAVELERS INDEMNITY CO., THE	2.2		45,100	79
14	SAFECO INS CO OF AMERICA	2.1		43,485	3
15	AETNA INSURANCE CO	2.0		41,948	157
16	UNITED STATES FIRE INS CO	1.3		26,591	49
17	ATLANTIC MUTUAL INS CO	1.2		26,104	85
18	AMERICAN MUTUAL LIABILITY INS CO	1.2		25,980	6
19	OLD REPUBLIC INS CO	.9		18,787	37
20	ROYAL INDEMNITY CO	.8		17,415	20
TOTALS FOR	20 RANKED INSURERS	99.27	$	2,023,724	63
TOTALS FOR	22 INSURERS WRITING THIS LINE	100.00	$	2,037,737	65

T I T L E

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	CHICAGO TITLE INS CO	31.3	$	3,079,399	9
2	PIONEER NATIONAL TITLE INS CO	18.2		1,795,120	4
3	ST PAUL TITLE INS CORP	11.4		1,128,424	8
4	COMMONWEALTH LAND TITLE INS CO	9.1		902,975	3
5	LAWYERS TITLE INS CORP	8.7		856,062	3
6	TITLE INS CO OF MINNESOTA	6.8		673,574	4
7	AMERICAN TITLE INS CO	5.9		588,963	1
8	INSURED TITLES INC	3.1		312,346	25
9	STEWART TITLE GUARANTY CO	2.4		236,141	14
10	SAFECO TITLE INS CO	1.1		111,458	
11	USLIFE TITLE INS CO OF NEW YORK	.8		85,787	2
12	CITY TITLE INS CO	.5		58,241	
TOTALS FOR	12 RANKED INSURERS	100.00	$	9,828,490	4
TOTALS FOR	12 INSURERS WRITING THIS LINE	100.00	$	9,828,490	4

MORTGAGE GUARANTY

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	MORTGAGE GUARANTY INS CORP	64.9	$	3,614,277	90
2	VEREX ASSURANCE INC	20.4		1,134,708	43
3	FOREMOST GUARANTY CORP	7.7		432,137	51
4	COMMERCIAL LOAN INS CORP	3.1		172,872	248
5	PMI MORTGAGE INS CO	1.6		91,368	122
6	INVESTORS MORTAGE INS CO	1.4		80,698	52
7	TICOR MORTGAGE INS CO	.2		16,093	
8	AMERICAN MORTGAGE INS CO	.1		10,527	
9	COMMERCIAL MORTGAGE INS INC	.1		9,104	
TOTALS FOR	9 RANKED INSURERS	100.00	$	5,561,784	61
TOTALS FOR	9 INSURERS WRITING THIS LINE	100.00	$	5,561,784	60

ALL OTHER

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	RURAL MUTUAL INS CO	3.4	$	3,710,187	31
2	ST PAUL FIRE AND MARINE INS CO	2.8		3,056,551	45
3	HERITAGE MUTUAL INS CO	2.8		3,052,782	46
4	EMPLOYERS INS OF WAUSAU, A MUTUAL CO	2.2		2,460,012	44
5	FARMERS MUTUAL HAIL INS CO OF IA	2.2		2,407,552	31
6	AETNA CASUALTY & SURETY CO, THE	2.1		2,300,046	119
7	CONTINENTAL INS. CO, THE	2.0		2,222,652	44
8	WESTERN NATIONAL MUTUAL INS CO	1.7		1,921,908	35
9	HOME INDEMNITY CO, THE	1.7		1,869,382	59
10	HARTFORD STEAM BOILER INSPECTION & INS CO	1.6		1,821,464	16
11	AETNA INSURANCE CO	1.6		1,760,997	37
12	ARKWRIGHT-BOSTON MANUFACTURERS MUTUAL INS CO	1.6		1,752,268	31
13	AMERICAN FAMILY MUTUAL INS CO	1.5		1,685,746	48
14	SENTRY INSURANCE A MUTUAL COMPANY	1.5		1,625,196	28
15	STATE PROPERTY INS FUND	1.4		1,595,859	107
16	HARTFORD FIRE INS CO	1.4		1,523,565	29
17	STATE FARM FIRE AND CASUALTY CO	1.4		1,513,039	59
18	UNITED STATES FIDELITY AND GUARANTY CO	1.3		1,458,572	37
19	TRAVELERS INDEMNITY CO., THE	1.3		1,440,872	29
20	MILWAUKEE MUTUAL INS CO	1.3		1,434,708	36
TOTALS FOR	20 RANKED INSURERS	37.46	$	40,613,358	43
TOTALS FOR	437 INSURERS WRITING THIS LINE	100.00	$	108,419,416	30

TABLE F

1981 FINANCIAL DATA OF INDIVIDUAL PROPERTY AND LIABILITY INSURERS

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY & SURETY CO OF IL	001	19046	944,397,247	161,548,891	18,100,296	341,025,872	299,557,665	95	20	8,384	31,522	376
AETNA CASUALTY & SURETY CO, THE	001	19038	6,965,809,521	1,153,971,960	39,461,085-	3,018,067,397	2,342,870,884	87	28	39,930,967	25,614,591	64
AETNA CASUALTY & SURETY CO OF AM	001	31194	6,646,179	5,611,403	267,422	863,072	670,829	92	39			
AETNA FIRE UNDERWRITERS INS CO	046	20702	10,956,797	10,915,351	672,067					1,388,894	2,657,527	191
AETNA INSURANCE CO	046	20699	2,599,191,353	350,672,519	24,585,222	860,587,404	543,488,025	73	35	6,297,963	1,771,688	28
AFFILIATED FM INS CO	065	10014	118,108,296	40,526,978	6,377,276	10,938,975	6,620,155	91	49	1,168,720	299,767-	26
AGRICULTURAL INS CO	084	26344	5,157,443	4,199,125	310,840	673,003	418,018	68	24	42,952	63,180	147
AID INS CO (MUTUAL)	003	19097	245,068,331	95,894,368	12,228,581	146,181,792	77,607,397	64	31	1,411,862	712,379	50
AIU INS CO	012	19399	239,801,257	28,322,150	1,929,024	65,482,652	33,797,349	1		300,593	312,174	104
ALBANY INS CO	390	19917	29,383,857	14,687,820	1,741,868	11,420,064	6,972,526	69	32	29,745	12,728	43
ALBION MUTUAL INSURANCE CO	000	96008	481,042	293,308	63,735	191,911	98,241	51	44	191,911	98,241	51
ALDEN & BLACK BROOK MUTUAL INS C	000	96016	189,959	106,878	45,606	131,293	55,577	42	55	131,293	55,577	42
ALL AMERICA INS CO	036	20222	33,364,761	9,030,645	1,282,914	16,555,244	9,177,178	66	33	157		
ALL NATION INS CO	000	10049	10,996,068	4,227,327	596,114	7,720,245	5,027,425	75	26	52,151	23,408	45
ALLEGHENY MUTUAL CASUALTY CO.	000	13285	2,982,004	1,956,020	155,290	1,669,960	77,376-	2	2	10,476		
ALLENDALE MUTUAL INS CO	065	21482	807,780,336	244,483,059	17,224,476	147,175,523	106,698,164	76	64	2,650,320	47,351-	2
ALLIANCE ASSUR CO LTD (U S BRANC	038	20273	73,928,221	28,314,009	1,982,904	28,342,051	17,442,822	71	32	2,170	136	6
ALLIANZ INS CO	761	35300	133,115,714	33,946,498	214,717-	60,105,588	34,844,533	75	44	236,552	182,148	77
ALLIED FIDELITY INS CO	128	10065	12,002,767	4,180,948	468,226	8,765,476	2,827,367	43	47	11,414	1,327-	12
ALLSTATE INDEMNITY CO	008	19240	34,337,645	13,982,108	1,685,087					216,277	122,782	57
ALLSTATE INS CO	008	19232	8,621,922,873	2,395,168,904	346,673,274	5,135,984,516	3,767,776,863	84	23	40,576,692	22,558,235	56
ALPHA PROPERTY & CASUALTY CO.	789	38156	10,448,905	2,296,064	21,690	3,584,247	1,614,873	78	31	20,317	12,012	59
AMCO INS CO	003	19100	33,172,273	10,092,459	1,479,575	24,433,999	14,524,235	70	27	169,483	111,578	66
AMERICAN AGRICULTURAL INS CO	000	10103	150,114,688	46,737,922	10,346,226	74,259,597	58,549,658	80	17			
AMERICAN ALLIANCE INS CO	084	26832	6,418,703	5,253,081	290,137	673,003	418,018	68	24	634,682	488,599	77
AMERICAN AND FOREIGN INS CO	162	24589	143,624,093	31,066,697	3,457,105	71,904,331	45,306,745	72	32	717,546	162,136	23
AMERICAN AUTOMOBILE INS CO	076	21849	497,600,649	112,221,575	30,032,582	211,237,779	119,288,746	65	33	575,100	250,556	44
AMERICAN AUTOMOBILE INS CO OF IL	076	27928	9,516,048	7,628,760	236,773	1,251,563	805,111	73	32	132,722	43,568	33
AMERICAN BANKERS INS CO OF FLA	465	10111	146,907,275	30,798,402	11,698,328	81,348,746	34,630,768	48	57	812,849	1,618,446	199
AMERICAN CASUALTY CO OF READING	218	20427	319,016,565	68,098,162	4,138,745	105,606,324	76,609,573	81	30	7,093,637	5,263,041	74
AMERICAN CENTENNIAL INS CO	342	10391	203,551,444	54,120,473	18,207,676	77,197,985	45,572,418	60	27	57,068	35,234	62
AMERICAN CONTINENTAL INS CO	084	12246	23,089,481	11,112,824	981,510	9,446,866	5,949,993	71	29	62,672	11,082	18
AMERICAN CREDIT INDEMNITY CO OF	041	20516	72,021,832	44,637,018	9,397,185	37,550,004	14,107,771	45	44	312,516	64,980	21
AMERICAN DRUGGISTS' INS CO, THE	000	10154	64,710,729	31,870,694	613,311-	20,422,173	12,800,017	78	35	92,124	56,016	61
AMERICAN ECONOMY INS CO	020	19690	279,526,869	107,752,050	14,555,832	176,022,428	116,069,257	73	27	1,070,777	446,794	42
AMERICAN EMPIRE INSURANCE CO	084	37990	6,397,573	5,784,290	216,362	258,789	127,985	62	35			
AMERICAN EMPLOYERS' INS CO	044	20613	424,357,398	92,003,449	4,521,420	235,003,992	147,122,882	73	37	2,226,339	986,650	44
AMERICAN FAMILY MUTUAL INS CO	473	19275	733,591,498	281,415,049	25,572,702	533,280,549	353,942,052	77	26	177,283,316	107,352,657	61
AMERICAN FIDELITY FIRE INS CO	016	19593	31,602,999	7,419,863	1,323,803	8,438,850	4,801,805	76	35	35,187	5,457	16
AMERICAN FIDELITY INSURANCE CO	330	16810	22,798,422	7,705,737	682,353	17,082,024	12,291,048	82	23			

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
AMERICAN FIRE & INDEMNITY CO	013	19496	13,295,387	5,835,270	590,714	7,430,977	4,362,034	66	33			
AMERICAN FIRE & CASUALTY CO	148	24066	38,426,709	15,360,030	8,314	21,121,125	12,886,975	75	38	127,970	56,312	44
AMERICAN GUARANTEE & LIABILITY I	212	26247	100,840,721	23,102,632	2,508,814	38,414,763	23,165,857	71	33	2,422,871	1,146,218	47
AMERICAN HARDWARE MUTUAL INS CO	805	13331	196,509,374	54,337,194	3,061,620	93,435,326	61,895,712	77	28	2,537,142	1,703,230	67
AMERICAN HOME ASSURANCE CO	012	19380	1,024,026,815	221,109,794	41,515,531	304,994,548	207,657,929	1		780,751	437,211	56
AMERICAN INDEMNITY CO	013	19518	100,656,325	30,327,860	2,080,545	72,925,199	45,975,481	72	34			
AMERICAN INS CO, THE	076	21857	985,049,033	219,773,656	48,611,788	458,445,894	267,249,022	67	34	14,133,918	5,663,399	40
AMERICAN INTEGRITY INS CO	000	10197	4,427,172	2,179,478	337,452	4,697,480	1,809,097	41	59	23,693	12,757	54
AMERICAN INTERSTATE INS CORP OF	680	11355	3,810,134	1,263,880	294,093-	3,785,512	2,470,460	83	32	4,121,902	2,563,574	62
AMERICAN LIVE STOCK INS CO	000	10200	16,566,684	6,529,441	1,223,484	24,821,690	12,267,247	56	35	201,085	79,423	39
AMERICAN MANUFACTURERS MUTUAL IN	000	30562	184,279,833	73,683,503	4,671,263	60,219,683	37,815,089	73	31	1,781,703	757,740	43
AMERICAN MODERN HOME INSURANCE	127	23469	48,034,450	18,245,482	3,006,970	27,707,683	13,132,999	55	45	3,069		
AMERICAN MORTGAGE INS CO	322	16675	115,356,214	18,621,381	3,942,490	17,328,812	5,126,811	31	94	4,179		
AMERICAN MOTORISTS INS CO	108	22918	892,300,944	177,242,485	15,404,939	420,887,776	265,128,438	73	31	7,375,085	4,394,562	60
AMERICAN MUNICIPAL BOND ASSUR CO	010	16586	103,978,890	50,249,498	2,606,109	2,375,269	224,971	11	12	19,329	4,544	24
AMERICAN MUTUAL LIABILITY INS CO	015	19569	487,658,255	89,014,160	3,713,949	248,555,563	181,277,198	84	20	1,686,772	1,722,493	102
AMERICAN MUTUAL INS CO OF BOSTON	015	19550	119,623,011	22,790,597	737,761	62,138,891	45,319,299	84	20	4,354,451	3,254,637	75
AMERICAN MUTUAL REINSURANCE CO	000	13358	101,055,625	11,666,705	2,313,032	10,837,305	11,153,134	106	7			
AMERICAN NATIONAL FIRE INS CO	084	22136	42,222,056	13,750,175	1,756,319	20,190,096	12,540,555	68	34	8,349,656	4,591,257	55
AMERICAN NATIONAL PROPERTY AND C	408	28401	62,316,815	42,607,567	4,704,307	26,393,330	19,752,678	86	27	2,965	1,391	47
AMERICAN OVERSEAS REINSURANCE CO	000	10219	30,411,391	18,224,499	1,030,455	4,131,151	3,638,467	89	13			
AMERICAN POLICYHOLDERS' INS CO	015	19577	36,738,573	7,009,977	1,074,169-	16,580,330	13,976,705	98	32	40,689	24,072	59
AMERICAN PREFERRED INSURANCE CO	020	37214	29,188,568	22,897,174	722,960	5,517,009	5,257,083	105	26			
AMERICAN PROTECTION INS CO	108	18910	5,013,542	4,403,206	368,878					771,703	48,823	6
AMERICAN REINSURANCE CO	001	10227	1,342,240,356	257,999,527	43,317,955	348,985,833	260,080,216	82	32	5,433	32,000-	589
AMERICAN ROAD INS CO, THE	018	19631	172,939,219	72,381,361	30,662,767	73,576,544	39,309,298	60	24	468,059	161,228	34
AMERICAN SECURITY INS CO	019	19666	128,611,398	59,067,602	6,246,450	50,164,490	23,095,722	507	579	48,443	1,041	2
AMERICAN STANDARD INS CO OF WIS	473	19283	112,183,543	50,701,659	6,236,826	79,836,112	54,252,603	79	20	25,287,785	16,256,313	64
AMERICAN STAR INS CO, THE	000	10243	25,102,122	8,044,344	1,054,301	6,474,338	2,923,230	71	31		19,099	
AMERICAN STATES INS CO	020	19704	757,999,682	270,451,554	29,158,755	330,959,140	206,191,700	73	35	3,057,502	1,304,195	43
AMERICAN TITLE INS CO	048	50075	35,604,399	8,613,587	1,530,027-	20,257,227	2,499,791	12		534,712	3,192-	1
AMERICAN UNDERWRITERS GROUP, INC	680	15490	36,620,466	11,551,567	127,640	45,957,710	25,988,348	66	39			
AMERICAN UNION INS CO OF NY	020	19720	104,583,087	31,669,438	4,561,969	40,150,873	28,724,685	75	31			
AMERICAN UNIVERSAL INS CO	021	19747	207,673,402	38,868,990	4,922,679-	65,378,173	704,325	109	27	2,420,348	1,076,367	44
AMICA MUTUAL INS CO	028	19976	446,294,610	167,043,490	2,480,323	229,143,027	126,392,275	67	21	364,096	176,967	49
ARGONAUT INS CO	215	19801	1,123,134,529	261,400,495	28,993,769-	297,279,962	243,369,858	101	20	6,717	161,408	2403
ARGONAUT-MIDWEST INS CO	215	19828	80,511,353	23,472,531	7,492,278-	30,062,019	24,610,435	101	21	2,370,923	2,785,159	117
ARKDALE MUTUAL FIRE INS CO	000	96024	69,706	40,399	3,636	31,299	24,110	77	49	31,299	24,111	77
ARKWRIGHT-BOSTON INS CO	419	31887	66,809,730	29,938,957	5,282,911	26,677,748	11,101,506	42	54			
ARKWRIGHT-BOSTON MANUFACTURERS M	419	21490	702,151,645	339,514,034	18,127,102	108,567,349	71,230,723	71	34	2,292,752	2,419,474	73

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
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ARLINGTON MUTUAL FIRE INS CO	000	96032	989,045	731,086	43,241	419,537	346,079	82	26	419,537	346,079	82
ARMCO REINSURANCE CO	143	40452	2,000,000	2,000,000								
ASHFORD MUTUAL FIRE INS CO	000	96040	277,989	254,513	47,436	136,696	72,284	53	33	136,696	72,289	53
ASHLAND COUNTY TOWN INS CO	000	96059	74,633	37,771	23,345	57,612	16,876	29	48	57,611	16,876	29
ASPEN INDEMNITY CORP	000	35343	6,121,660	2,750,429	262,957	2,451,994	1,342,815	66	27	11,194		
ASSOCIATED GENERAL INSURANCE CO	124	19488	64,957,761	14,712,753	1,977,480	22,579,027	16,502,418	85	22	8,855	165	2
ASSOCIATED INDEMNITY CORP	076	21865	122,150,999	26,556,736	7,921,009	43,735,607	23,985,131	64	35	8,174,017	5,106,100	62
ASSURANCE CO OF AMERICA	011	19305	9,114,301	9,048,628	653,084					256,471	331,455	129
ATLANTA INTERNATIONAL INS CO	821	20931	50,577,373	15,132,860	1,743,747	19,357,623	10,404,138	73	27	250,296	35,809	14
ATLANTIC MUTUAL INS CO	024	19895	431,358,497	112,452,398	8,549,821	176,593,194	108,251,477	73	32	692,693	1,251,369	181
ATLAS ASSURANCE CO OF AMERICA	390	18333	36,699,512	22,079,086	2,436,599	11,420,064	6,972,526	69	33	6,570	1,049	16
ATLAS MUTUAL INSURANCE CO	000	13390	5,081,962	3,901,587	333,677	696,716	146,010	35	52	1,537	190-	12
AURORA MUTUAL FIRE INS CO	000	96067	133,092	133,092	3,708	11,300	9,390	83	90	10,132	9,390	93
AUSTIN MUTUAL INS CO	275	13412	37,073,955	18,600,025	2,469,394	23,284,055	13,538,126	64	34	517,568	274,306	53
AUTO-OWNERS INS CO	280	18988	864,263,020	297,894,511	44,499,694	470,870,689	312,401,597	74	26	9,239,004	6,080,541	66
AUTOMOBILE CLUB INS CO	027	19941	35,292,141	15,860,004	2,573,152	23,485,835	12,591,165	66	28			
AUTOMOBILE INS CO OF HARTFORD CT	001	19062	69,835,279	38,593,920	3,091,426	19,757,101	14,688,027	84	27	1,655,510	1,553,529	94
AVEMCO INS CO	000	10367	46,462,310	14,513,377	3,392,446	22,406,974	13,592,015	68	20	706,638	268,568	38
BADGER MUTUAL INS CO	000	13420	18,591,175	8,009,251	751,657	11,953,816	6,716,010	68	39	9,132,437	4,679,595	51
BADGER STATE MUTUAL CASUALTY CO	000	13439	14,532,300	3,781,987	606,156	11,463,273	6,396,178	66	35	7,926,683	3,995,164	50
BALBOA INS CO	165	24813	172,404,694	73,665,157	14,999,668	94,023,864	39,426,209	49	49	583,654	313,404	54
BANKERS & SHIPPERS INS CO OF NY	483	20753	25,055,396	9,855,137	5,051,579-	12,043,653	12,290,673	120	36	84,813	44,345	52
BANKERS MULTIPLE LINE INS CO	115	23132	68,901,343	28,881,606	2,375,485	31,419,228	20,701,052	1	38	1,332,074	831,085	62
BANKERS STANDARD INS CO	102	18279	71,673,338	18,224,053	1,607,305	29,965,786	18,501,371	75	30	42,865	16,115	38
BARABOO FARMERS MUTUAL INS CO	000	96075	318,496	280,909	2,496-	158,584	147,761	93	21	158,584	147,761	93
BARABOO MUTUAL FIRE INS CO	000	30147	221,099	213,390	21,617	10,790	2,090	25	90	10,790	2,091	19
BARRON COUNTY FARMERS MUTUAL INS	000	96083	602,754	203,811	13,845	435,498	321,043	74	28	435,498	321,043	74
BELGIAN GENERAL INS CO	000	32220	17,333,346	7,482,303	668,638	3,890,221	3,025,581	82	26		257-	
BERRY & ROXBURY MUTUAL INS CO	000	96091	489,259	428,743	77,308	89,695	23,853	27	34	89,695	23,853	27
BIRMINGHAM FIRE INS CO OF PA	012	19402	131,574,060	23,569,308	3,663,365	41,887,945	28,522,417	1		163,825	42,364	26
BITUMINOUS CASUALTY CORP	032	20095	380,597,964	67,477,759	15,515,197	131,662,630	79,568,560	73	35	3,483,152	2,167,720	62
BITUMINOUS FIRE & MARINE INS CO	032	20109	19,826,043	14,735,456	3,068,185					4,124,316	3,189,290	77
BLC INS CO	332	31925	131,604,464	20,743,890	2,329,986	47,308,141	36,209,698	78	13	59,053	24,942	42
BLOOMFIELD MUTUAL INS CO	000	96105	1,042,936	642,966	118,359	610,165	215,751	35	58	614,165	215,751	35
BLOOMINGTON FARMERS MUTUAL INS C	000	96113	578,274	334,677	90,463	426,765	249,439	58	40	259,609	249,439	96
BLUE CROSS & BLUE SHIELD UNITED	053	54003	246,428,068	100,389,564	23,590,772-	638,507,196	612,291,497	101	6	638,507,196	612,291,497	96
BLUE RIDGE INS CO	160	24503	7,956,776	7,075,576	625,575					216,939	140,729	65
BOHEMIAN FARMERS MUTUAL FIRE INS	000	96130	152,567	134,566	26,203	15,349	2,611	17	26	15,349	2,611	17
BOSTON OLD COLONY INS CO	048	20761	47,519,973	12,928,455	5,078-	22,434,373	14,512,887	78	31	400,123	212,054	53
BRISTOL TOWN INS CO	000	96148	402,691	329,600	405-	101,411	97,169	96	43	101,411	97,169	96

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BURNETT,BEAVER DAM & WOODLAND MU	000	96156	272,684	219,719	51,096	76,019	14,982	22	58	68,480	14,982	22
CALAMUS MUTUAL INS CO	000	96164	117,563	113,566	19,225	10,421	909	9	34	10,421	908	9
CALEDONIA MUTUAL FIRE INS CO	000	96172	135,710	132,265	12,705	10,724	9,696	90	30	10,724	9,697	90
CALEDONIA TOWN INS CO	000	96180	231,048	225,935	23,067	24,933	7,029	28	74	24,933	7,039	28
CALUMET EQUITY MUTUAL INS CO	000	96199	1,133,722	546,483	11,794	587,251	396,121	67	51	587,252	396,121	67
CALVERT INSURANCE COMPANY	000	20524	9,907,897	7,905,412	497,246	297,425	130,059			2,006	499	25
CAMDEN FIRE INS ASSOC, THE	077	21946	263,664,404	115,294,768	5,484,124	96,489,391	61,368,635	73	158	4,700	58	1
CANAL INS CO	262	10464	57,016,082	20,300,688	3,212,672	20,215,384	11,177,084	69	30	421,885	264,481	63
CANNERS EXCHANGE, WARNERS INTER-	205	26069	15,773,418	8,061,955	920,363-	5,150,925	2,641,986	65	33	601,124	23,004	4
CAPITOL INDEMNITY CORP	501	10472	19,379,260	2,407,829	280,462	5,973,518	3,403,410	77	44	1,938,002	288,479	15
CAPITOL LAND TITLE INS INC.	501	28991	422,929	334,936	6,879	47,326	30,670	71	72			
CAPITOL MUTUAL INS CO	000	30163	513,805	364,524	5,709	80,948	49,956	80	40	279,859	261,992	94
CAROLINA CASUALTY INS CO	000	10510	42,688,606	10,909,850	1,694,882	26,361,026	15,998,019	73	31	272,417	137,723	51
CARRIERS INS CO	338	10529	66,135,889	19,574,515	2,516,602	30,963,358	21,906,476	84	14	1,145,650	823,648	72
CASUALTY INS CO	000	10545	83,369,141	16,221,972	5,101,510	40,190,901	24,618,681	72	24	528,803	282,337	53
CASUALTY RECIPROCAL EXCHANGE	056	21237	93,074,562	19,577,715	6,451,593	44,970,667	19,769,425	53	26	1,255,630	577,980	46
CAVALIER INS CORP	041	20532	67,722,238	33,178,693	4,174,008	7,549,962	4,015,125	65	43	916	22,504-	2457
CEDARBURG MUTUAL INS CO	000	29009	2,612,910	790,305	87,795	1,966,249	1,114,135	65	38	2,449,687	1,351,334	55
CENTENNIAL INS CO	024	19909	143,141,857	36,778,203	2,936,279	58,864,398	36,083,826	73	32	1,576,168	685,842	44
CENTRAL MUTUAL INS CO	036	20230	204,432,097	58,706,144	7,533,402	106,076,188	58,801,911	66	34	9,164	1,304	14
CENTRAL NATIONAL INS CO OF OMAHA	217	20249	114,363,680	47,246,322	10,795,370	76,790,727	29,502,484	42	56	1,847,377	1,212,682	66
CENTRAL SECURITY MUTUAL INS CO	000	13552	6,509,087	1,635,053	292,340	6,265,475	3,602,152	71	30	446,812	214,027	48
CENTURY INDEMNITY CO	046	20710	9,172,642	9,005,314	502,908					15,440	3,956-	26
CHARTER OAK FIRE INS CO. THE	189	25615	270,125,779	55,735,246	4,790,587	124,089,821	84,659,193	78	30	1,509,298	1,272,252	84
CHELSEA TITLE & GUARANTY CO	000	51179	6,546,869	2,089,656	535,962	6,029,257	337,417	6				
CHEROKEE INS CO	000	10642	24,824,400	7,357,396	1,085,641	13,154,321	8,457,784	80	38	37,619	28,571	76
CHICAGO INS CO	105	22810	44,503,786	14,009,892	474,522	9,332,201	4,291,805	68	42	409,223	56,887	14
CHICAGO MUTUAL LIABILITY CO	000	13587	2,946,048	835,551	141,670	864,278	582,565	87	23	4,110	603	15
CHICAGO TITLE INS CO	020	50229	120,498,113	32,359,776	7,774,071-	136,741,773	15,685,221	12		2,992,087	255,908	9
CHRYSLER INS CO	240	10499	49,529,582	38,177,571	7,164,610	10,437,475	6,109,400	63	9	221,824	61,700	28
CHURCH INS CO, THE	344	10669	23,309,889	17,719,505	1,992,079	2,849,476	926,353	50	39	163,912	24,281	15
CHURCH MUTUAL INS CO	000	18767	56,400,829	22,792,833	4,264,581	29,316,669	13,543,490	53	33	3,310,113	1,121,372	34
CIE SERVICE CORP,CAS INDEM EXCH	000	15547	5,191,623	2,346,389	291,615-	3,316,727	2,118,809	80	31	160,609	67,454	42
CIM INS CORP	079	22004	31,086,689	19,126,058	3,063,242	5,846,281	3,623,091	73		278,963	90,273	32
CINCINNATI INS CO, THE	244	10677	372,264,406	103,307,177	31,281,788	226,560,010	121,565,206	63	29	2,600,573	1,687,734	65
CITIZENS MUTUAL INS CO	000	13609	3,424,687	1,278,448	192,250	2,946,797	1,490,929	58	40	3,274,808	1,737,164	53
CITIZENS SECURITY MUTUAL INS CO	000	10502	10,613,648	2,772,320	355,102	8,142,445	3,937,551	60	40			
CITY INS CO	095	22500	43,863,255	14,378,320	203,216	16,842,665	12,242,957	83	30	131,411	202,010	154
CITY OF WAUKESHA MUTUAL INS CO	000	30198	143,602	133,124	7,058-	11,115	18,923	202	148	70,897	18,923	27
CITY TITLE INS CO	750	51020	3,939,512	1,469,321	313,358	1,157,083	36,327	3		49,615		

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						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
CLARNO MUTUAL FIRE INS CO	000	96202	698,563	574,222	49,778	199,750	135,251	68	21	197,066	135,251	69
CLASSIFIED INS CORP	000	10707	23,034,987	7,175,897	1,071,483	12,883,768	8,140,329	71	38	5,779,286	3,133,065	54
COLOGNE REINSURANCE CO OF AMERIC	000	33197	28,859,343	11,408,190	835,887	11,780,019	8,193,967	71	33			
COLONIA INS CO	000	33022	24,486,338	8,104,082	1,021,448	6,313,033	4,745,736	78	99	27,924	8,773	31
COLONIAL PENN FRANKLIN INS CO	239	20796	54,714,079	35,971,500	821,651	21,709,482-	20,804,818-	89-	19	3,212,942	2,370,625	74
COLONIAL PENN INS CO	239	10731	438,094,777	97,712,259	15,409,845	275,032,157	183,212,852	78	25	3,486,357	2,089,881	60
COLUMBUS MUTUAL TOWN INS CO	000	96210	458,529	429,519	26,987	55,991	56,337	101	36	55,991	56,337	101
COMBINED INS CO OF WIS	317	79286	62,794,724	32,170,121	43,525		1,346	100				
COMMERCE & INDUSTRY INS CO	012	19410	265,780,264	48,528,929	11,881,089	83,775,892	57,044,834	1		267,205	82,918	31
COMMERCIAL CREDIT MORTGAGE INS C	041	32042	13,342,191	8,641,800	171,998	1,550,959	333,356	24	135			
COMMERCIAL INS CO OF NEWARK NJ	048	20818	224,690,736	51,745,387	4,108,054-	112,171,868	77,064,440	77	31	2,012,674	1,385,983	69
COMMERCIAL LOAN INS CORP	010	18732	37,849,185	15,411,465	2,631,428	3,556,303	378,235-	47	29	290,918	721,386-	248
COMMERCIAL MORTGAGE INS INC	329	18716	7,263,150	4,996,601	583,227	412,051	138,072-	4855	126	26,713		
COMMERCIAL STANDARD INS CO, CEAS	402	20605	19,545,797	3,478,795	641,908	5,153,266	3,593,662	79	46	5,023	47,880	953
COMMERCIAL UNION INS CO	044	20621	1,421,963,457	302,103,318	14,799,362	791,592,394	495,571,813	73	37	9,254,964	5,448,953	59
COMMERCIAL UNION PROP & CAS INS	044	22950	5,759,839	5,717,211	1,512,771							
COMMERCIAL UNION CUSTOM INS CO	044	37540	5,191,823	5,190,788	555,440							
COMMONWEALTH LAND TITLE INS CO	159	50083	71,419,062	20,987,946	2,677,140	79,526,956	7,189,644	9		872,090	23,478	3
COMMONWEALTH MORTGAGE ASSUR CO	159	33790	13,523,872	8,340,276	547,487	2,457,277	663,741	28	88			
COMPASS INS CO	143	21989	124,553,450	29,137,286	1,349,334	58,252,091	38,428,114	82	28	3,239,704	1,799,296	56
COMPCARE HEALTH SERVICES	053	53996	3,092,005	837,692-	559,874-	22,620,116	24,009,471	106	2			
CONCORD MUTUAL FIRE INS CO	000	96229	180,441	164,244	19,101	17,256	4,892	28	51	17,256	4,891	28
CONNECTICUT INDEMNITY CO, THE	326	24872	39,240,311	13,613,852	118,378	16,744,299	9,925,371	68	37	138,488	49,086	35
CONSOLIDATED INS CO	101	22640	31,353,324	10,765,844	1,959,219	21,444,275	11,977,352	65	33	52,278	24,788	47
CONSTELLATION REINSURANCE CO	000	22144	131,811,770	35,861,156	2,690,176	75,600,707	53,950,051	74	35			
CONSTITUTION REINSURANCE CORP	052	21032	194,237,027	45,107,850	443,661	110,904,295	77,533,920	75				
CONTINENTAL CASUALTY CO	218	20443	3,384,799,530	999,664,440	51,379,148	980,177,555	711,046,279	81	31	25,355,407	17,679,422	70
CONTINENTAL INS. CO, THE	048	35289	1,222,283,443	226,519,182	10,460,794	560,859,339	385,322,199	78	31	19,098,843	9,477,172	50
CONTINENTAL WESTERN INS CO	143	10804	107,541,882	27,745,442	3,203,769	60,119,539	37,622,018	72	34	2,932,769	2,139,746	73
COTTAGE GROVE-OREGON MUTUAL INS	000	96237	219,940	137,003	49,231-	73,606	90,323	123	67	73,606	90,323	123
COURTLAND-SPRINGVALE TOWN INS CO	000	96245	152,625	141,332	4,946	25,621	23,072	90	27	27,458	23,071	84
CRAWFORD-EASTMAN MUTUAL INS CO	000	96253	146,097	77,234	27,508	31,931	8,896	28	32	31,931	8,896	28
CRITERION INS CO	081	22055	125,855,809	33,116,335	876,919	78,659,178	57,107,152	85	18	81,936	83,312	102
CRYSTAL LAKE-UTICA MUTUAL INS CO	000	96261	1,500,739	775,538	74,952	609,120	325,039	52	45	609,120	325,039	53
CUMIS INS SOCIETY, INC	306	10847	107,395,468	27,914,735	1,495,407	61,855,941	43,203,736	83	26	1,890,783	1,500,386	79
DAIRYLAND INS CO	169	21164	336,633,483	108,852,662	8,546,846	170,694,533	108,055,756	71	34	6,020,728	3,139,602	52
DARLINGTON MUTUAL INS. CO	000	96270	802,223	643,947	172,994	808,745	362,426	44	33	808,745	362,426	45
DAYTON TOWN MUTUAL INS CO	000	96288	128,161	119,160	10,483	19,665	14,615	74	34	19,665	14,614	74
DELTA DENTAL PLAN OF WIS INC	000	54046	1,190,036	250,551	174,349-	5,232,953	4,334,453	91	13	5,232,953	4,334,453	83
DEPENDABLE INSURANCE CO,INC	293	22241	43,909,655	12,217,272	2,061,884	34,863,495	16,585,280	53	43			

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
DIXIE INSURANCE COMPANY	084	22268	21,727,688	6,782,224	23,920	9,269,743	6,934,831	82	24			
DODGEVILLE MUTUAL INS CO	000	96296	555,810	399,785	60,803	176,975	80,742	46	47	176,974	80,742	46
DRUGGISTS MUTUAL INS CO	775	13714	9,940,396	4,842,032	588,563	5,066,626	1,635,064	39	30	715,348	161,033	23
DUNN COUNTY MUTUAL INS CO	000	96318	367,898	143,103	34,709-	249,780	185,656	74	49	249,780	185,656	74
DUPONT MUTUAL INS CO	000	96326	551,696	296,070	3,578	273,187	173,430	63	53	273,187	173,430	63
EAGLE POINT MUTUAL INS CO	000	96334	448,391	45,010	40,157-	527,541	458,963	87	29	527,541	458,963	87
EAGLE STAR INS CO OF AMERICA	000	10936	59,531,936	20,013,647	2,400,327	24,931,239	14,448,513	67	33	449,594	178,702	40
EASTERN MUTUAL FIRE INS CO	000	96342	136,542	117,629	10,451	8,044	7,811	97	68	8,044	7,811	97
EASTERN MUTUAL INS CO	000	30201	375,902	329,925	16,925	59,406	50,162	88	37	59,405	84,130	142
ECONOMY FIRE & CASUALTY CO	108	22926	272,277,400	76,065,637	14,503,872	203,030,553	122,342,383	70	29	13,876,166	7,763,938	56
ECONOMY PREFERRED INSURANCE CO	108	38067	3,507,659	3,481,550	217,385					277,538	109,552	39
ELECTRIC INS CO	057	21261	36,353,257	16,100,648	2,441,402	17,158,447	9,577,843	67	19	20,528	10,531	51
ELECTRIC MUTUAL LIABILITY INS CO	057	21288	375,738,500	72,542,646	19,831,944	128,018,134	66,001,997	63	6	1,210,480	190,993	16
ELLINGTON MUTUAL INS CO	000	96350	1,098,992	710,736	179,547	471,431	147,980	31	35	471,431	147,980	31
EMCASCO INS CO	062	21407	20,241,133	9,730,600	910,166	7,495,324	4,508,898	71	33	1,395,890	1,147,511	82
EMMCO INS CO	156	21296	67,375,021	36,213,639	7,066,180	20,922,308	10,047,112	53	47	148,800	65,645	44
EMPIRE FIRE & MARINE INS CO	212	21326	112,778,123	20,878,434	1,236,489	54,446,830	31,939,773	83	30	447,968	175,962	39
EMPIRE INDEMNITY INS CO	212	21334	5,478,124	4,589,000	325,000							
EMPLOYERS CASUALTY CO	061	21369	433,865,446	114,587,536	21,423,034	208,041,313	131,998,866	75	18	175,175	1,152,038	658
EMPLOYERS INS OF WAUSAU, A MUTUA	063	21458	2,337,323,208	521,562,377	53,589,410	773,257,800	508,818,341	82	21	121,730,722	65,852,235	54
EMPLOYERS MUTUAL CASUALTY CO	062	21415	356,261,294	104,763,404	10,748,501	167,707,886	100,886,594	60	33	9,600,781	4,013,124	42
EMPLOYERS REINSURANCE CORP	327	39845	1,365,883,374	276,646,104	70,953,626	482,487,044	366,466,259	80	24	1,132,507	1,904,563	168
EMPLOYERS' FIRE INS CO, THE	044	20648	179,019,720	39,037,874	4,172,497	98,949,049	61,946,476	73	37	3,141,780	1,837,693	58
ENTERPRISE INSURANCE COMPANY	133	37702	53,813,829	19,524,205	3,340,546	16,527,640	9,370,033	66	23			
EQUITABLE GENERAL INS CO	511	35882	276,917,661	61,144,234	18,122,871-	79,794,136	73,112,227	106	19	748,644	584,470	78
ETTRICK MUTUAL FIRE INS CO	000	96369	170,470	96,185	4,553-	62,938	37,664	60	67	62,938	37,664	60
EXCALIBUR INS CO	000	21466	30,432,730	5,805,371	350,268-	18,733,785	16,343,465	97	21	238,051	180,975	76
EXCEL INS CO	156	21318	35,902,320	11,195,175	2,140,072	19,333,760	8,808,412	50	50	296,289	59,792	20
EXCESS MUTUAL REINSURANCE CO	000	13722	9,715,066	4,385,178	261,160	7,301,074	5,923,850	83	7			
FALL CREEK MUTUAL INS CO	000	96377	610,532	449,762	24,033-	265,231	227,010	86	49	265,231	227,010	86
FAMILY HEALTH PL 'N COOPERATIVE	000	95117	4,254,244	1,003,462-	28,011	8,188,194	8,344,126			8,188,194	8,344,126	102
FARMERS AUTOMOBILE INS ASSOC	153	24201	77,485,422	33,843,192	3,124,069	55,952,809	36,160,973	74	30	49,814	21,361	43
FARMERS INS EXCHANGE	069	21652	2,599,580,151	713,257,623	95,258,855	1,879,897,270	1,318,463,975	77	25	14,594,803	8,829,282	60
FARMERS MUTUAL HAIL INS CO OF IA	000	13897	79,593,442	40,727,150	2,315,080	49,011,502	33,214,941	77	25	2,405,117	755,662	31
FARMERS TOWN MUTUAL INSURANCE CO	000	96962	410,327	272,979	152,341	188,597	55,804	30	13	188,597	55,804	30
FARMINGTON MUTUAL INS CO	000	96385	1,434,712	1,194,831	29,463	257,419	264,994	103	32	257,420	264,994	103
FARMLAND MUTUAL INS CO	383	13838	69,891,693	21,732,967	3,523,299	43,175,653	27,517,817	73	29	597,933	198,141	33
FEDERAL INS CO	038	20281	1,396,177,935	351,553,880	53,661,062	648,417,156	384,845,468	68	23	5,814,140	2,489,057	43
FEDERAL KEMPER INS CO	108	30503	124,594,587	26,520,916	4,853,096	88,073,789	55,316,834	72	33			
FEDERATED MUTUAL INS CO	007	13935	433,378,064	162,056,938	21,866,729	137,033,012	78,294,529	66	29	4,314,196	1,875,125	43

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
FEDERATED RURAL ELECTRIC INS COR	000	11118	22,336,993	5,125,054	113,955-	7,314,773	6,399,897	104	15	843,534	562,161	67
FIDELITY & CASUALTY CO. OF NY, T	048	35270	396,251,834	82,563,250	1,889,858-	201,909,362	138,715,992	78	31	3,328,502	2,148,833	65
FIDELITY & DEPOSIT CO. OF MARYLA	819	19313	216,459,086	96,632,848	10,597,441	78,232,695	27,454,032	45	56	2,309,246	207,005	9
FIDELITY & GUARANTY INS UNDERWRI	196	25879	36,111,095	35,953,491	1,799,798					3,477,556	2,084,731	60
FIDELITY & GUARANTY INS CO	196	35386	7,560,914	7,463,559	542,492					886,190	373,423	42
FIRE & CASUALTY INS CO OF CT, TH	326	24880	15,308,715	6,332,051	190,985	5,581,433	3,308,456	68	37	27,661	2,614	9
FIRE INS EXCHANGE	069	21660	477,673,776	111,354,800	13,049,787	347,495,243	235,842,359	72	40	3,178,398	2,064,881	65
FIREMAN'S FUND INS CO	076	21873	3,366,268,455	813,869,673	200,657,399	1,333,849,313	788,889,222	68	33	4,657,645	3,907,925	84
FIREMAN'S FUND INS CO OF WI	076	37273	4,173,180	3,681,528	226,689					5,409,671	3,286,248	61
FIREMEN'S INS CO OF NEWARK NJ	048	20850	1,225,050,701	310,727,534	3,655,473	583,261,983	400,735,087	78	31	2,481,181	1,287,364	52
FIRST EXCESS AND REINSURANCE COR	327	32018	19,881,554	10,456,641	100,227	6,054,079	3,819,397	67	39			
FIRST GENERAL INS CO	317	25321	9,774,271	4,146,424	230,608	2,038,044	1,639,997	83	1	127,160	88,425	70
FIRST NATIONAL INS CO OF AMERICA	163	24724	63,014,015	22,064,537	142,961	33,061,135	18,111,862	63	21	337,888	171,793	51
FLORISTS' MUTUAL INS CO	349	13978	34,618,611	15,662,895	711,232	12,782,202	6,983,236	66	26	359,713	184,766	51
FOREMOST GUARANTY CORP	238	29823	32,423,166	16,802,642	2,738,440	4,485,773	1,376,203	32	74	442,176	224,110	51
FOREMOST INS CO	238	11185	320,808,174	97,498,600	11,596,650	145,421,979	68,563,408	54	38	1,891,189	334,412	18
FORUM INS CO	414	11193	44,026,200	17,192,407	132,069	13,620,263	10,793,549	97	34	124,932	14,479	12
FOUNTAIN CITY MUTUAL INS CO	000	96393	551,887	233,251	15,989	500,049	358,414	71	43	500 050	358,413	72
FRANKENMUTH MUTUAL INS CO	000	13986	69,085,217	23,610,674	5,412,333	34,303,942	17,154,813	62	32	1,455,188	1,200,244	82
FRANKLIN FARMER'S MUTUAL INS CO	000	96407	1,058,227	884,237	136,642	270,019	124,716	46	34	270,019	124,716	46
FRANKLIN MUTUAL INS CO	000	29025	1,653,292	549,212	113,791	1,086,060	716,536	82	12	3,168,374	1,709,950	54
GENERAL ACCIDENT FIRE & LIFE ASS	077	21954	761,220,548	302,018,964	5,442,954	270,170,293	171,832,179	73	31	2,432,914	1,499,613	62
GENERAL CASUALTY CO OF WIS	159	24414	164,263,666	50,277,045	9,914,708	86,786,338	47,844,836	63	28	60,885,137	32,564,151	53
GENERAL ELECTRIC MORTGAGE INS CO	350	38458	27,836,425	25,862,052	748,480	315,877	67,167	25	356			
GENERAL INS CO OF AMERICA	163	24732	502,004,718	134,852,458	34,687,671	297,550,218	163,006,770	63	35	368,350	110,158	30
GENERAL REINSURANCE CORP	080	22039	2,951,970,224	746,872,695	153,652,957	760,623,656	482,574,808	69	30	31,091	53,000-	170
GERMANTOWN INS CO	252	11282	19,226,937	15,543,017	1,209,741	5,962,693	2,529,890	47	49			
GERMANTOWN MUTUAL INS CO	000	14036	5,214,664	2,563,831	474,232	2,665,188	1,078,948	48	34	3,914,660	1,646,117	42
GLENS FALLS INS CO., THE	048	34622	89,366,300	18,959,410	192,675-	44,868,747	30,825,776	78	31	101,974	44,013-	43
GLOBE INDEMNITY CO	162	24600	503,251,050	107,553,409	14,140,295	246,529,136	155,337,415	72	32	174,698	76,839-	44
GOVERNMENT EMPLOYEES INS CO	081	22063	1,174,817,320	317,061,810	98,584,128	562,303,886	383,768,518	81	13	940,738	629,602	67
GRAIN DEALERS MUTUAL INS CO	082	22098	74,004,634	22,700,575	1,858,591	54,785,366	31,356,903	69	33	794,413	355,438	45
GRANITE STATE INS CO	012	23809	6,047,107	5,943,025	332,175					599,366	234,124	39
GREAT AMERICAN INS CO	084	16691	1,372,882,380	385,846,662	108,888,612	650,121,091	403,805,889	68	34	1,873,676	987,875	53
GREAT CENTRAL INS CO	215	19860	79,649,084	32,581,329	8,584,931-	30,053,048	21,205,336	87	42	1,104,822	527,216	48
GREAT GLOBAL ASSURANCE CO, THE	000	18937	3,958,784	2,403,645	438,648	1,776,472	479,170	30	54	3,171	417	13
GREAT NORTHERN INS CO	038	20303	78,685,516	20,726,313	2,272,783	37,824,635	23,266,207	71	33	422,051	233,137	55
GREAT SOUTHWEST SURPLUS LINES IN	169	39330	3,304,330	3,168,002	168,002					8,966		
GREAT WEST CASUALTY CO	032	11371	78,005,225	22,221,976	6,246,157	46,552,003	30,035,466	76	22	722,049	583,817	81
GREATER HEALTH CO-OPERATIVE	000	54054	356,013	1,493,987-	1,563,347-	10,004,362	11,052,294	111	10			

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
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GREATER NEW YORK MUTUAL INS CO	222	22187	180,936,248	44,905,254	15,932,848-	48,598,054	54,451,327	135	26	7,889	8,323	106
GREEN COUNTY MUTUAL INS CO	000	96423	808,289	699,108	38,249	159,681	79,292	28	26	156,772	79,292	51
GRINNELL MUTUAL REINSURANCE COMP	518	14117	94,588,178	40,849,577	6,040,694	84,140,845	57,494,865	73	25	4,280	1,066	25
GROUP HEALTH COOPERATIVE OF EAU	000	53813	441,946	307,429-	50,271-	2,293,760	2,313,639	101	6	2,293,760	2,313,639	101
GROUP HEALTH COOPERATIVE OF SOUT	000	53899	1,381,684	1,870,422-	172,665	5,347,068	4,555,042	85	21	5,347,068	4,555,042	85
GUARANTEE INS CO	325	11398	70,720,336	10,035,545	3,377,897-	27,350,072	21,981,505	97	33	337,428	98,628	29
GUILDERLAND MUTUAL REINSURANCE C	000	28630	12,842,549	8,900,148	1,012,082	10,182,841	7,692,661	80	18			
GULF INS CO	041	22217	198,327,644	76,176,078	560,802	68,618,409	42,450,957			45,079	188,896	419
HALLMARK INS CO INC	000	11436	6,345,144	2,407,378	72,759-	2,284,458	963,336	60	78	794,445	543,192	68
HAMBURG MUTUAL INS CO	000	96431	780,027	511,147	127,519	300,182	104,352	35	31	300,182	104,352	35
HANOVER INS CO, THE	088	22292	677,609,900	198,844,383	23,521,487	349,648,629	217,093,618	70	33	904,542	1,393,556	154
HANSECO INS CO	356	16187	481,794,916	101,318,705	6,797,482	179,620,943	131,368,126	81	26			
HARBOR INS CO	048	22322	226,708,966	104,286,467	13,904,074	27,500,240	13,867,130	64	35	785,872	64,861-	8
HARCO NATIONAL INS CO	258	26433	36,891,079	11,315,775	2,409,602	20,457,784	16,063,723	83	17	368,601	185,212	50
HARMONY MUTUAL FIRE INS CO	000	96440	289,888	250,384	61,397	55,747	12,260	22	41	55,746	12,259	22
HARTFORD ACCIDENT & INDEMNITY CO	091	22357	2,610,288,811	757,379,728	121,913,773	1,069,144,622	690,274,522	74	34	18,068,847	10,637,103	59
HARTFORD CASUALTY INS CO	091	22365	358,882,624	83,845,154	15,884,664	156,498,359	101,040,428	74	34	1,765,897	949,564	54
HARTFORD FIRE INS CO	091	19682	3,472,868,703	1,376,219,487	100,622,166	1,082,446,982	698,862,958	74	34	5,292,099	2,152,846	41
HARTFORD STEAM BOILER INSPECTION	266	11452	284,610,458	147,994,570	20,249,714	131,636,585	36,899,439	30	58	1,812,388	297,002	16
HARTLAND CICERO MUTUAL INS CO	000	18775	3,342,185	1,709,910	99,883	1,973,334	1,214,068	72	29	3,811,675	2,250,529	59
HARTLAND-RICHMOND TOWN INS CO	000	96458	306,813	224,090	45,524	103,725	25,976	25	49	103,725	25,976	25
HAWKEYE-SECURITY INS CO	072	21741	81,355,007	23,249,073	1,613,867	49,152,038	29,178,528	69	37	1,837,389	1,067,649	58
HEALTH INS CORP	053	29157	21,090,459	4,350,000	581,987	30,809,001	28,541,455	98	12	31,271,691	29,089,356	93
HELENVILLE MUTUAL INS CO	000	96466	1,049,733	649,151	32,933	571,482	356,071	62	42	571,482	356,071	62
HENRIETTA GREENWOOD & UNION MUTU	000	96474	96,205	69,612	18,432-	8,491	29,611	349	59	8,491	29,611	349
HERITAGE MUTUAL INS CO	000	14184	83,785,321	24,936,295	4,390,130	56,840,250	33,520,131	66	31	58,028,134	34,389,772	59
HIGHLANDS INS CO	094	22489	535,237,049	149,221,444	26,834,175	102,427,480	76,034,465	93	11	701,580	1,016,094-	145
HOLLAND MUTUAL FIRE INS CO	000	96482	301,260	244,300	9,811	18,024	11,761	65	130	18,024	11,761	65
HOME AND AUTOMOBILE INS CO	031	20052	27,853,727	12,309,976	718,637	8,634,561	3,895,398	64	49			
HOME INDEMNITY CO, THE	095	22519	373,316,788	47,831,424	7,453,714	185,269,316	134,672,528	83	30	9,557,394	4,229,924	44
HOME INS CO, THE	095	22527	3,327,684,865	637,397,857	145,878,984	1,448,469,202	1,052,894,318	83	30	14,036,870	8,403,336	60
HOME MUTUAL INS CO	096	22543	65,033,306	23,299,817	3,779,472	53,328,824	31,268,672	67	30	25,928,035	13,842,301	53
HORACE MANN INS CO	102	22578	185,813,798	51,891,397	12,628,305	115,309,429	69,868,697	68	26	2,544,705	1,492,659	59
HUSTISFORD FARMERS' MUTUAL INS C	000	96504	166,713	48,613-	82,060-	287,766	209,588	73	65	287,766	209,588	73
IDEAL MUTUAL INS CO	803	14230	137,921,582	16,253,974	2,035,451	30,223,685	21,990,203	87	13	514,928	239,288	46
IGF INSURANCE COMPANY	000	26891	8,656,629	3,696,454	1,250,916	4,064,429	1,349,502	40	24			
ILLINOIS FARMERS INS CO	069	21679	18,760,348	7,794,103	770,387	14,750,222	8,590,673	65	32			
ILLINOIS INS CO	131	23558	12,743,770	5,092,243	475,860	6,646,567	3,203,159	56	47	494,518	240,039	49
ILLINOIS NATIONAL INS CO	012	23817	11,424,471	11,420,471	308,448							
IMPERIAL CASUALTY & INDEMNITY CO	436	11487	57,493,395	23,081,483	5,516,057	23,724,103	10,024,547	47	28	700,191	217,802	31

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
IMPLEMENT DEALERS MUTUAL INS CO	177	25224	6,180,517	2,071,116	143,884	4,009,842	2,220,624	68	38	377,425	314,370	83
INA REINSURANCE CO	102	22705	600,940,730	127,839,034	22,826,236	285,186,052	184,479,628	68	37			
INA UNDERWRITERS INS CO	102	22667	440,202,402	114,576,882	2,563,197	181,935,126	112,329,763	75	30	1,661,122	88,876-	5
INDEMNITY INS CO OF NORTH AMERIC	102	25348	125,187,027	29,130,338	3,317,394-	53,510,330	33,038,166	75	30	238,238	257,277	108
INDEPENDENT FIRE INSURANCE CO	223	22608	51,729,739	19,603,195	1,021,328	41,736,668	25,180,190	67	38			
INDIANA INS CO	101	22659	174,416,007	58,069,663	11,173,291	121,517,560	67,871,660	65	33	182,791	115,100	63
INDIANA LUMBERMENS MUTUAL INS CO	246	14265	75,222,199	18,063,237	6,601	54,704,330	34,035,677	72	34	6,753	1,222	18
INDUSTRIAL FIRE & CASUALTY INS C	571	11541	56,658,062	11,955,425	1,128,483	20,718,521	11,356,409	86	31	1,484,061	353,858	24
INDUSTRIAL INDEMNITY CO	052	21040	676,785,823	115,654,304	12,559,486	264,665,600	156,393,864	71	30	56,250	355,222	632
INLAND NATIONAL INS CO	012	23825	3,331,821	3,330,821	305,473							
INS CO OF STATE OF PENNSYLVANIA,	012	19429	266,474,440	49,870,228	12,473,093	83,775,892	57,044,834	1		1,382,916	448,833	32
INSURANCE CO OF NORTH AMERICA	102	22713	3,707,592,602	748,381,590	89,605,619	1,551,799,617	958,781,799	1		20,269,666	7,982,927	39
INSURED TITLES INC	000	50318	1,066,596	692,002	49,358	769,162	78,295	10		312,346	78,454	25
INTEGRITY INS CO	299	11584	67,915,147	22,637,417	5,712,798	27,356,069	12,893,393	56	17	1,372,796	56,569	4
INTEGRITY MUTUAL INS CO	029	14303	16,889,471	4,073,492	464,978	13,265,554	7,663,259	68	37	12,966,472	7,371,999	57
INTERGROUP PREPAID HEALTH INS. C	218	38172	984,525	961,372	64,426-							
INTERNATIONAL INS CO	052	21083	184,168,311	30,735,092	5,716,352	73,518,219	43,442,733	71	30	1,219,351	700,710	57
INVESTORS MORTAGE INS CO	490	16179	104,090,550	12,864,470	4,363,916	19,725,735	5,225,353	29	61	93,319	48,463	52
IOWA KEMPER INS CO	108	22942	51,655,351	13,683,568	1,117,904	30,840,428	19,570,870	71	37	632,246	396,813	63
IOWA MUTUAL INS CO	339	14338	39,501,625	11,993,413	1,658,473	29,853,540	13,699,593	58	39			
IOWA NATIONAL MUTUAL INS CO	000	14346	174,800,235	49,835,813	7,605,487	113,465,441	62,111,392	64	36	9,476,972	5,322,419	56
IOWA STATE TRAVELERS MUTUAL ASSU	534	36870	59,328,452	21,324,326	2,686			79	40			
ITT LYNDON PROPERTY INSURANCE CO	355	35769	31,218,865	7,733,442	2,158,986	1,021,368	174,038	19	3	2,285	129	6
IXONIA MUTUAL INS CO	000	96512	673,032	577,068	10,562	102,697	100,347	98	46	102,697	100,347	98
J C PENNEY CASUALTY INS CO	268	10952	239,179,115	136,578,973	3,226,661	98,742,512	70,391,275	83	32	2,913,912	1,857,503	64
JAMESTOWN MUTUAL INS CO	000	96520	725,814	504,282	90,125	271,674	123,632	46	43	271,674	123,632	46
JEFFERSON INS CO OF NY	486	11630	74,766,560	15,482,100	2,540,633	20,238,754	12,896,912	75	33	284,401	1,991-	1
JEWELERS MUTUAL INS CO	000	14354	10,804,222	3,098,666	889,925	9,673,512	6,741,737	75	28	428,802	180,207	42
JOHN ALDEN INS CO	285	11215	33,854,055	7,257,297	205,605	12,200,979	3,560,647	30	38	294,531	579,080	197
JOHN DEERE INS CO	219	21180	139,371,379	40,566,428	9,263,661	86,398,975	62,318,112	78	14	2,733,618	1,772,803	65
KANSAS BANKERS SURETY CO, THE	000	15962	3,201,084	2,024,914	383,921	1,186,918	520,506	45	34	18,264		
KANSAS CITY FIRE & MARINE INS CO	048	20885	45,076,607	9,919,076	580,402-	22,434,373	15,412,888	78	31	642,271	513,790	80
KEMPER REINSURANCE CO	108	22969	432,010,595	89,123,972	17,755,512	120,001,163	98,301,288	82	23			
KENOSHA COUNTY MUTUAL INS CO	000	96539	874,877	807,831	119,762	119,831	51,806	43	34	119,831	51,806	43
KOSSUTH MUTUAL FIRE INS CO	000	96547	770,676	638,728	89,954	191,166	98,738	51	34	191,166	98,738	52
LAKELAND MUTUAL INS CO	000	30228	2,016,908	1,164,769	221,787	778,168	261,291	37	39	778,168	396,295	51
LAPRAIRIE MUTUAL FIRE INS CO	000	96563	902,770	737,859	142,716	236,518	100,812	43	27	236,518	100,812	43
LAWYERS TITLE INS CORP	369	50024	114,984,803	48,485,128	3,859,472	66,924,197	10,011,815	15		816,242	25,911	3
LEADER NATIONAL INS CO	000	11738	25,130,489	8,886,773	1,475,999	23,868,485	12,406,326	61	37	247,100	119,483	48
LEAGUE GENERAL INS CO	274	11746	31,251,494	5,506,825	1,391,777-	18,999,546	15,104,273	92	36			

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
LEBANON-CLYMAN MUTUAL INS CO	000	96571	659,367	514,018	78,008-	171,842	222,397	132	38	171,842	222,397	129
LIBERTY GROVE MUTUAL INS CO	000	96580	117,808	71,807	14,053	12,885	2,566	20	50	12,885	2,566	20
LIBERTY MORTGAGE INS CORP	329	29858	23,203,122	7,859,660	1,462,949	2,234,568	233,250	12	19			
LIBERTY MUTUAL FIRE INS CO	000	96598	1,044,978	748,613	47,989	409,022	265,343	65	48	409,022	265,343	65
LIBERTY MUTUAL FIRE INS CO	111	23035	683,795,214	131,814,293	28,096	277,774,373	224,645,273	93	16	8,667,125	12,362,612	143
LIBERTY MUTUAL INS CO	111	23043	6,121,225,954	1,050,557,600	33,564,908	2,499,969,362	2,021,807,452	93	16	14,761,677	10,295,003	70
LINDINA TOWN INS CO	000	96601	297,611	289,109	57,828	68,681	20,499	30	32	68,681	20,499	30
LITTLE BLACK MUTUAL INS CO	000	96610	1,856,254	966,273	123,146-	978,068	1,112,744	114	27	978,068	1,112,744	114
LODI MUTUAL INS CO CORP	000	96628	189,946	137,339	9,176	51,591	42,184	82	43	51,591	42,184	82
LONDON ASSURANCE, THE (US BRANCH	038	20311	107,819,901	39,376,057	3,595,940	43,471,283	26,930,798	71	32			
LONDON GUARANTEE & ACCIDENT CO O	553	34649	104,301,840	32,089,020	995,455	46,453,979	32,327,515	79	32	189,430	87,255	46
LUCK MUTUAL FIRE INS CO	000	96636	508,920	370,519	31,061	174,263	123,495	71	42	174,263	123,495	71
LUMBERMEN'S UNDERWRITING ALLIANC	114	23108	111,935,778	60,063,775	3,026,305	51,236,025	26,004,823	56	34	1,763,181	1,146,943	65
LUMBERMENS MUTUAL INS CO, THE	113	23086	108,400,711	24,261,224	3,488,058-	65,742,046	36,742,419	73	39			
LUMBERMENS MUTUAL CASUALTY CO	108	22977	2,033,343,047	714,833,648	38,896,835	723,286,186	453,611,933	73	31	5,490,056	1,618,222	29
LYNN MUTUAL INS CO	000	30236	338,186	237,421	4,979-	184,530	58,578	50	68	323,562	127,551	39
MANCHESTER KINGSTON & MARQUETTE	000	96644	342,372	262,798	39,514	98,476	44,766	45	46	98,476	44,766	45
MANITOWOC COUNTY MUTUAL FIRE INS	000	96652	1,043,961	873,785	135,406	173,575	45,487	26	34	173,575	45,487	26
MAPLE VALLEY MUTUAL INS CO	000	96660	1,382,626	893,920	138,738	657,542	304,034	46	43	657,542	304,034	46
MARCELLON TOWN MUTUAL FIRE INS C	000	96679	98,380	87,939	4,830	78,773	63,182	80	35	78,773	63,182	80
MARYLAND CASUALTY CO	011	19356	1,482,760,756	400,812,637	58,442,589	649,184,294	415,267,351	73	32	7,276,845	4,441,335	61
MASSACHUSETTS BAY INS CO	088	22306	6,294,302	6,255,665	376,048					438,107	77,240	18
MASSACHUSETTS PLATE GLASS INS CO	000	11835	7,283,328	3,260,240	758,615	5,079,576	1,529,518	38	49			
MASTER PLUMBERS LTD MUTUAL LIABI	000	30244	1,742,988	435,505	109,801-	505,311	340,222	82	15	505,311	340,223	67
MAZOMANIE-BLUE MOUNDS MUTUAL INS	000	96695	474,312	346,191	45,173	136,399	60,211	44	46	136,399	60,211	44
MCMILLIAN MUTUAL INS CO	000	96709	1,303,135	952,312	46,154	484,472	423,957	88	42	484,472	423,957	88
MEAD REINSURANCE CORP	218	20451	41,558,368	14,503,888	2,285,148	13,528,888	10,174,205	76	24	816	111	14
MEDICAL INDEMNITY OF AMERICA, IN	000	38245	44,849,932	14,786,457	1,594,030-	17,475,618	12,776,036	80	57	8,467	5,196	61
MEDICAL PROTECTIVE CO, THE	000	11843	439,303,382	87,079,369	23,700,484	84,136,845	60,125,454	92	10	3,511,270	3,443,569	98
MEDINA MUTUAL INS CO	000	96717	494,311	431,831	23,326	112,224	91,834	82	32	112,224	91,834	82
MENOMONEE MUTUAL INS CO	000	96725	552,343	237,385	6,594-	270,450	182,692			270,450	182,692	68
MERCANTILE & GENERAL REINSURANCE	172	25062	58,785,217	25,593,390	2,160,144	19,354,802	13,565,266	75	35			
MERITPLAN INS CO	165	24821	9,848,642	8,643,801	579,974							
MERRIMAC MUTUAL INS CO	000	96733	683,907	572,862	57,486	164,218	87,099	49	36	164,218	87,099	53
METROPOLITAN PROPERTY & LIABILIT	241	26298	1,115,963,267	200,382,792	4,089,794	355,874,044	316,197,274	100	26	2,066,356	1,040,254	50
MGIC ASSURANCE CORP	010	18724	51,852,009	42,651,346	3,414,391	5,540,717	785,399	14	19			
MGIC CREDIT INSURANCE CORP	010	26786	19,210,890	16,962,190	2,719,993	964,327	1,008-	33	3			
MGIC INDEMNITY CORP	010	12149	163,669,393	65,744,161	14,222,899	22,067,866	5,756,407	21	19	1,401,421	245,607	18
MGIC REINSURANCE CORP	010	33847	2,455,560	2,380,499	150,258	44,331	959	2	33			
MIC GENERAL INSURANCE CORP	079	38660	15,145,576	7,620,778	202,619	3,938,342	3,103,124					

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MIC PROPERTY & CASUALTY INS CORP	079	38601	80,440,513	9,352,710	1,931,608	4,450,043	2,344,004					
MICHIGAN MILLERS MUTUAL INS CO	000	14508	102,403,596	44,058,110	5,019,976	53,146,532	28,373,339	64	36	1,062,440	463,558	44
MICHIGAN MUTUAL INS CO	124	23396	586,378,241	130,994,474	17,255,494	203,217,452	148,521,436	85	22	290,685	229,078	79
MID-CENTURY INS CO	069	21687	28,117,933	22,299,721	1,204,049		4,225-			3,214,964	2,185,690	68
MIDDLETON INS CO	000	96741	686,835	100,611	122,331-	616,303	361,453	59	69	616,303	361,453	59
MIDLAND INS CO	128	23493	191,277,921	38,475,006	8,773,586	63,422,124	40,975,599	78	23	1,534,977	788,431	51
MIDWEST MUTUAL INS CO	303	14559	25,077,539	9,339,608	1,920,206	17,212,825	7,659,106	53	45	355,475	110,307	31
MIDWESTERN NATIONAL INS CORP	000	31755	4,158,663	1,269,982	426,905	2,315,495	1,376,368	75	24	3,496,554	2,241,455	64
MILBANK MUTUAL INS CO	000	14567	63,113,174	16,754,097	14,799	49,339,949	32,197,975	79	31			
MILLERS MUTUAL INS CO	000	14575	16,587,139	11,127,704	817,302	5,519,401	2,497,479	52	34	3,459	142-	4
MILLERS MUTUAL FIRE INS CO OF TE	130	23531	57,752,376	31,923,681	2,369,098	28,580,723	14,781,622	60	38			
MILLERS NATIONAL INS CO	131	23566	27,510,556	10,063,834	664,445	14,793,972	7,129,612	56	47	417,292	170,042	41
MILLERS' MUTUAL INS ASSOC OF ILL	855	14583	86,997,870	33,302,636	3,257,624-	46,458,820	33,195,188	86	35	984,529	324,791	33
MILWAUKEE GUARDIAN INS INC	286	26662	3,373,327	3,371,137	217,012					5,212,799	3,290,249	63
MILWAUKEE MUTUAL INS CO	286	14591	111,455,403	33,401,473	4,627,455	81,263,173	48,814,132	68	33	36,807,314	22,632,584	61
MINNEHOMA INS CO	238	35424	23,046,707	13,458,243	5,259,200	7,501,149	3,517,322	58	26	402,543	182,533	45
MINNESOTA FARMERS MUTUAL INS CO	132	23574	9,508,771	6,343,642	147,720	3,776,487	2,246,641	70	35	305,428	188,576	62
MINNESOTA MUTUAL FIRE AND CASUAL	000	23582	23,411,004	6,394,266	6,472	15,742,942	9,401,146	69	39	2,116,616	1,585,967	75
MISHICOT TOWN MUTUAL INS CO	000	96750	224,477	103,544	46,462	141,997	46,155	33	46	141,997	46,155	33
MISSION INS CO	133	23604	540,262,457	186,337,217	24,210,596	198,331,686	112,440,401	66	26	2,382,832	1,588,633	67
MISSION NATIONAL INS CO	133	35033	235,080,508	93,710,504	8,023,985	82,638,202	46,850,167	66	21	546,834	361,212	66
MODERN SERVICE INS CO	227	23655	10,202,794	5,054,027	1,187,465	4,400,791	1,893,160	51	37	1,065,417	330,383	31
MONARCH INS CO OF OHIO THE	000	11967	74,021,725	17,734,075	1,038,762	24,897,999	17,115,973	80	37	251,298	236,591	94
MORAINE MUTUAL INS CO	000	96768	765,178	309,691	5,448-	399,338	227,117	57	61	399,338	227,117	57
MORTGAGE GUARANTY INS CORP	010	18740	803,932,984	176,534,152	26,904,366	135,540,942	35,996,424	28	34	3,858,726	3,469,051	90
MORTGAGE INS CO OF CANADA THE	000	95540	1,656,934	1,521,901	136,393	84,123	42,062	50	15			
MOTOR CLUB OF AMERICA INS CO, CE	134	23639	63,600,195	3,358,107	699,358-	37,600,426	26,037,847	80	27			
MOTORS INS CORP	079	22012	989,275,368	267,569,482	66,167,237	481,426,456	316,324,472	78	21	2,276,126	1,032,047	45
MOUNT MORRIS MUTUAL INS CO	000	96784	271,385	232,325	9,535	141,506	87,074	62	101	141,506	87,074	62
MT CALVARY MUTUAL INS CO	000	96776	472,652	359,108	108,503	127,549	21,446	33	50	127,549	21,446	17
MT PLEASANT-PERRY MUTUAL INS CO	000	96792	1,208,051	888,932	96,216	496,095	338,788	68	24	496,095	338,788	68
MUKWONAGO-VERNON MUTUAL INS CO	000	96806	213,327	213,327	104,793-	127,555	154,199	121	77	127,555	154,199	121
MUTUAL FIRE AND STORM INS CO	000	27014	1,963,029	1,805,233	132,451	146,891	89,208	72	8	13,449	58,947	438
MUTUAL PROTECTIVE INS CO	364	31119	28,409,892	8,525,694	9,501	28,171,493	15,568,086	60	44	581,107	230,704	40
MUTUAL SERVICE CASUALTY INS CO	227	23647	163,229,667	50,274,421	5,357,746	97,194,696	66,750,891	79	26	20,703,025	12,071,540	58
MUTUAL SPREAD LOSS REINSURANCE I	000	30260	409,398	100,540	15,038		1,525,905					
NAMEKAGON MUTUAL TOWN INS CO	000	96814	46,958	40,825-	42,236	59,474	72,385	122	75	59,474	72,385	122
NATIONAL AMERICAN INS CO	180	23663	77,686,658	21,710,751	469,002-	53,369,962	29,495,640	63	41		71	
NATIONAL AMERICAN INS CO OF NEW	180	20877	53,943,184	16,799,816	1,992,797	32,789,237	18,515,162			117,379	36,321	31
NATIONAL CASUALTY CO	140	11991	129,396,009	34,284,326	4,680,114	55,411,425	38,011,744	73	36	584,738	362,368	62

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
NATIONAL CHIROPRACTIC MUTUAL INS	000	15865	20,843,674	6,071,440	1,182,292	4,610,186	2,119,273			113,457	56,407	50
NATIONAL FARMERS UNION PROPERTY	139	23744	143,249,145	44,328,795	19,600,018	92,444,974	57,080,479	74	34	5,873,575	3,051,397	52
NATIONAL FARMERS UNION STANDARD	875	23752	8,678,019	5,030,206	432,870	3,451,943	2,036,990	67	35	31,146	37,077	119
NATIONAL FIRE & INDEMNITY EXCH,J	000	15679	3,071,377	1,938,939	73,433	956,739	356,702	42	26	1,536		
NATIONAL FIRE INS CO OF HARTFORD	218	20478	724,756,567	115,232,376	10,631,178-	256,472,502	186,051,821	81	30	1,218,814	708,100	58
NATIONAL GENERAL INS CO	138	23728	34,279,000	11,557,515	1,741,100	27,657,444	18,378,735	74	23	336,755	110,641	33
NATIONAL GRANGE MUTUAL INS CO	311	14788	165,015,498	34,807,053	2,761,860	99,044,614	61,059,255	74	33	13,768	1,746-	13
NATIONAL INDEMNITY CO	031	20087	524,126,355	347,408,384	53,431,522	87,714,443	47,268,546	67	35	1,251,211	246,626	20
NATIONAL INS UNDERWRITERS	138	23736	13,769,065	2,764,872	77,622-	3,557,237	2,107,708	66	48	602,710	389,343	65
NATIONAL PROPERTY OWNERS INS CO,	272	31208	13,226,165	6,281,457	775,041-	5,219,612	4,684,903	1	40			
NATIONAL REINSURANCE CORPORATION	048	34835	308,786,276	72,254,080	2,972,228	125,949,042	102,435,295	86	23			
NATIONAL SURETY CORP	076	21881	584,987,587	121,645,323	36,448,993	243,709,312	136,027,877	65	34	2,898,233	1,137,135	39
NATIONAL UNION FIRE INS CO OF PI	012	19445	1,082,728,163	168,068,312	44,632,504	318,611,853	216,836,016	1		9,593,929	4,402,528	46
NATIONAL-BEN FRANKLIN INS CO OF	048	20893	375,293,512	95,672,421	5,748,072	179,474,988	123,303,104			351,430	194,499	55
NATIONWIDE MUTUAL INS CO	140	23787	3,043,902,607	1,031,505,270	99,566,080	1,687,589,505	1,161,518,110	77	30	117,608	67,251	57
NATIONWIDE MUTUAL FIRE INS CO	140	23779	482,132,783	158,266,923	18,668,295	274,723,872	189,084,343	77	27	9,164	2,513-	27
NEKIMI MUTUAL INS CO	000	96822	153,233	63,530	16,813	92,778	58,273	63	32	92,778	58,273	63
NESHKORO MUTUAL INS CO	000	96830	399,326	57,700	72,267	525,603	250,103	47	46	525,603	250,103	48
NETHERLANDS INS CO, THE	229	24171	26,859,346	8,846,971	1,214,915	16,483,268	10,827,834	74	31	159,196	79,994	50
NEW ENGLAND REINSURANCE CORP	091	21830	179,552,120	37,300,701	7,707,996	42,078,718	35,960,681	87	18	111,880		
NEW HAMPSHIRE INS CO	012	23841	938,093,959	213,539,405	39,141,010	483,668,310	297,188,459	71	28	1,275,419	804,608	63
NEW HAMPSHIRE INDEMNITY CO INC	012	23833	3,671,159	3,664,048	243,017							
NEW HOPE MUTUAL INS CO	000	96857	611,891	534,179	4,756	109,564	68,899	43	75	109,564	68,899	63
NEW YORK UNDERWRITERS INS CO	091	22373	250,032,088	66,725,267	11,515,553	104,332,239	67,360,285	74	34	38,243	9,537-	25
NEWARK INS CO	162	24643	127,737,961	28,406,585	3,249,300	61,632,284	38,834,354	72	32	3,418	8,388-	245
NEWARK MUTUAL INS CO	000	96849	314,271	124,745	61,901	340,486	142,646	42	53	340,486	142,646	42
NGM FIRE AND CASUALTY INS CO	311	29874	7,907,871	5,224,547	236,069	2,143,090	1,744,914	82	40			
NIAGARA FIRE INS CO	048	35106	91,534,203	21,663,102	557,116	44,868,747	30,825,776			200,134	103,957	52
NICHIDO FIRE & MARINE INS CO LTD	000	32301	20,618,211	8,164,228	780,016	5,643,045	4,472,092	83	27			
NORTH AMERICAN REINSURANCE CORP	181	25364	916,307,334	118,901,262	18,238,643	228,132,852	168,741,261	78	27			
NORTH AMERICAN CO FOR PROPERTY A	042	20583	64,365,095	18,325,494	1,910,063	1,373,217	2,994,809	298	107	134		
NORTH CENTRAL HEALTH PROTECTION	000	91499	1,558,101	263,208	258,107	1,961,063	6,014,590	86	11			
NORTH RIVER INS CO THE	052	21105	685,953,576	116,622,633	27,839,782	264,665,600	156,393,864	71	30	5,251,233	2,932,901	56
NORTH STAR REINSURANCE CORP	080	22047	184,713,672	52,898,668	3,684,804	39,787,730	26,727,515	79	39	60,528	98,000	162
NORTHBROOK INDEMNITY CO	008	36455	10,437,211	6,689,202	465,231					432,318	333,671	77
NORTHBROOK NATIONAL INS CO	008	36463	11,422,050	6,469,136	473,958					516,858	327,234	63
NORTHBROOK PROPERTY AND CASUALTY	008	19224	94,975,882	47,729,757	5,164,628	100,883,191	62,448,947	71	31	1,488,375	837,910	56
NORTHEASTERN INS CO OF HARTFORD	072	21768	117,624,845	36,306,936	3,277,341	64,051,868	46,150,443	76	32			
NORTHEASTERN MUTUAL INS CO	000	96865	975,958	754,753	146,351	250,044	76,317	30	32	250,044	76,317	31
NORTHERN ASSUR CO OF AMERICA THE	044	20664	226,204,336	65,539,954	1,353,161	111,317,680	69,689,786	73	37	2,966,107	2,435,947	82

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NORTHERN FINNISH MUTUAL TOWN INS	000	96873	391,916	272,059	56,287-	137,912	153,053	111	46	137,912	153,053	111
NORTHERN INS CO OF NEW YORK	011	19372	25,913,054	25,735,985	1,763,299					4,087,442	1,924,297	47
NORTHLAND CASUALTY COMPANY	146	24031	8,729,531	4,932,073	596,642	2,723,196	1,449,958	67	33		13,120-	
NORTHLAND INS CO	146	24015	44,939,342	23,004,962	2,158,954	15,238,018	7,381,940	60	43	904,607	244,935	27
NORTHWESTERN NATIONAL CASUALTY C	143	23906	4,859,556	4,763,479	262,813					7,399,084	5,182,873	70
NORTHWESTERN NATIONAL INS CO OF	143	23914	356,030,200	73,650,776	21,238,843	183,120,521	103,363,361	66	32	14,412,077	8,522,140	59
NORTHWESTERN NATIONAL SURETY CO	143	40444	2,000,000	2,000,000								
OAKFIELD MUTUAL INS CO	000	96881	188,735	163,671	31,532	77,333	37,394	48	125	77,283	37,394	48
OCCIDENTAL FIRE & CASUALTY CO OF	225	23248	32,121,611	10,797,018	1,556,516	19,227,368	12,449,811	79	32	4,107,464	1,775,155	43
OHIO CASUALTY INS CO THE	148	24074	845,405,930	368,545,821	32,796,406	327,499,604	174,568,737	64	36	5,137,415	1,485,445	29
OHIO FARMERS INS CO	228	24104	232,130,447	113,701,775	6,980,048	106,222,837	56,701,026	61	34	16,565	6,729	41
OHIO REINSURANCE CORP	035	20214	27,789,742	9,565,068	1,195,386	13,554,677	9,283,547	69	29			
OHIO SECURITY INS CO	148	24082	16,053,117	10,678,563	1,043,864	6,649,948	3,783,097	67	30	102,446	16,142	16
OLD GENERAL INS CO	692	24422	8,344,339	4,327,100	367,852	2,656,903	2,048,305	87	5	500		
OLD RELIABLE FIRE INS CO	520	12238	17,537,668	2,509,398	1,664,550-	4,189,904	2,874,957	75	61	18,965	22,866	121
OLD REPUBLIC INS CO	150	24147	629,772,892	133,360,475	30,729,131	119,840,519	96,192,601	85	11	1,169,686	281,907	24
OMAHA INDEMNITY CO THE	261	12254	35,969,400	16,544,500	2,174,582	16,152,008	13,219,698	97	35	524,162	265,511	51
ORMOND REINSURANCE CO.	823	33030	11,641,747	6,041,097	158,663	2,916,493	1,957,794	70	29			
PACIFIC EMLOYERS INS CO	102	22748	278,743,544	74,221,410	10,711,438	111,301,489	68,719,387	75		5,202,345	2,449,233	47
PACIFIC INDEMNITY CO	038	20346	348,550,676	79,245,082	5,831,199	175,330,921	108,744,574	71	33	60,439	254,179	421
PARIS MUTUAL FIRE INS CO	000	96890	196,597	182,221	30,303	29,186	12,123	42	21	29,186	12,123	42
PEERLESS INS CO	229	24198	187,247,758	44,563,553	5,329,625	132,895,993	87,615,260	75	31	57,007	7,735	14
PELLA FARMER'S MUTUAL INS CO	000	96903	1,087,020	720,491	93,575	408,175	220,563	54	27	408,175	220,563	54
PENNSYLVANIA GENERAL INS CO	077	21962	178,016,274	79,111,853	6,973,538	64,326,260	40,912,424	73	31	813,930	388,311	48
PENNSYLVANIA LUMBERMENS MUTUAL I	000	14974	41,673,522	28,209,476	2,348,374	11,876,202	6,131,501	58	34	11,386		
PENNSYLVANIA MFGS ASSOC INS CO	767	12262	795,874,361	106,236,627	17,286,661	214,424,153	147,454,841	83	11			
PENNSYLVANIA MILLERS MUTUAL INS	000	14982	46,061,100	21,602,712	2,075,079	22,266,436	12,454,001	62	39			
PENNSYLVANIA NATIONAL MUTUAL CAS	271	14990	333,996,250	73,088,481	16,091,998	172,512,167	103,823,160	1	34	1,411	296	21
PEPIN COUNTY MUTUAL INS CO	000	96911	157,967	148,197	30,692	42,638	13,856	32	34	42,638	13,856	32
PETROLEUM CASUALTY CO	000	12297	31,933,846	6,067,761	2,342,615	17,122,764	13,608,450	88	9	7,473	6,157	82
PHILADELPHIA MANUFACTURERS MUTUA	000	21504	152,747,119	31,795,203	4,726,551-	28,052,235	19,534,412	75	88	233,067	15,471-	7
PHILADELPHIA REINSURANCE CORP	229	12319	108,233,789	23,981,241	2,697,058	41,158,740	32,038,425	79	38			
PHOENIX ASSUR CO OF NEW YORK	553	35262	236,958,995	68,981,467	1,598,206	108,455,839	75,608,422			219,558	66,910	30
PHOENIX INS CO, THE	189	25623	1,030,241,236	254,905,104	30,963,633	446,723,358	304,773,097	78	30			
PIONEER NATIONAL TITLE INS CO	642	50067	139,205,191	42,421,240	3,736,010-	93,772,685	6,240,193	7		1,661,540	59,961-	4
PLANET INS CO	159	24430	22,399,555	5,792,578	252,193-	7,048,260	4,316,571	71	34	314,706	2,474,038-	786
PLYMOUTH MUTUAL INS CO	000	29041	484,419	377,132	56,366	139,624	56,704	49	31	334,403	124,598	37
PMI INSURANCE COMPANY	008	29688	16,451,636	11,076,059	1,030,259-	1,340,489	2,180,893	208	59			
PMI MORTGAGE INS CO	008	27251	129,894,483	41,043,409	14,922,362	27,137,946	3,339,905	15	61	100,141	122,335	122
PORTAGE CTY HEALTHGUARD A COOPER	000	54089	899,331	95,608	54,795	3,047,130	3,142,538	103	10	3,047,130	3,142,538	103

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POTOMAC INS CO	077	21970	589,228,842	262,844,246	20,013,431	212,276,660	135,010,998	64	31	727,607	578,881	80
PREFERRED RISK MUTUAL INS CO	303	15032	174,550,286	71,194,786	5,755,572	125,862,627	77,642,529	71	33	834,146	439,848	53
PREPAID PROFESSIONAL SERVICES, L	000	54097	37,507	37,507	597	23,750	2,730	11	103	23,750	2,730	11
PRICE COUNTY TOWN MUTUAL INS CO	000	96920	655,668	470,396	59,537	180,968	72,887	40	50	180,968	72,887	40
PROGRESSIVE CASUALTY INS CO	155	24260	263,804,282	82,311,085	7,435,866	126,032,247	67,677,680	63	33	3,485,735	1,608,130	46
PROGRESSIVE NORTHERN INS CO	155	38628	11,202,112	3,454,049	519,960	7,306,217	3,923,344	63	33	1,998,620	1,118,785	56
PROGRESSIVE SPECIALTY INS CO	155	32786	19,316,909	6,268,578	823,517	10,959,326	5,885,016	63	33	1,287,204	726,805	56
PROTECTION MUTUAL INS CO	000	29467	479,494,969	137,944,026	25,376,369	94,164,569	55,029,729	62	37	6,710,642	894,542	13
PROTECTIVE INS CO	867	12416	82,406,758	25,237,297	4,445,480	22,549,537	14,570,834	77	22	474,700	383-	
PROTECTIVE NATIONAL INS CO OF OM	217	20265	22,602,595	11,781,379	2,086,717	9,682,075	4,157,671	48	41	240,500	46,105	19
PROVIDENCE WASHINGTON INS CO	156	24295	181,824,113	65,849,605	13,065,196	67,143,203	39,676,326	70	30	166,297	1,087	1
PROVIDENT GENERAL INS CO	565	31968	81,662,118	14,069,656	2,085,383	16,797,420	17,840,500	108	24			
PRUDENTIAL PROPERTY & CASUALTY I	304	32352	1,336,893,578	276,072,039	30,768,108-	735,531,247	595,092,165	92	24	7,916,412	5,031,161	64
PRUDENTIAL REINSURANCE CO	304	26921	1,502,030,184	179,128,349	35,464,173	329,891,768	248,347,378	77	30		67,310-	
PUBLIC EMPLOYEES INS CO	102	22756	15,136,242	5,275,246	385,564-	8,252,317	8,257,560	110	18			
PUBLIC SERVICE MUTUAL INS CO	000	15059	309,933,353	50,869,626	20,892,948	90,106,235	59,967,727	76	24	203,870	33,250	16
PURITAN INS CO	350	34207	163,413,664	71,243,962	10,272,597	47,351,239	23,585,868	60	39	568,471	2,063,090	363
QUEEN CITY INDEMNITY CO	244	28665	14,173,735	6,132,508	713,613	7,738,895	5,949,046	81	18			
RANDOLF-SCOTT-WESTFORD MUTUAL IN	000	96938	414,743	302,612	2,222	148,361	109,368	73	46	148,361	109,368	74
RANGER INS CO	158	24384	197,050,906	46,381,421	7,494,753	96,143,236	57,565,697	73	31	1,109,458	911,795	82
RAYMOND-FRANKLIN-OAK CREEK MUTUA	000	96946	176,220	50,599	33,435	135,860	37,278	28	72	135,860	37,278	27
RECIPROCAL EXCHANGE, RECIPROCAL	056	21253	36,769,045	9,590,473	2,801,068	20,441,212	8,986,075	53	26	47		
REEDSBURG-WESTFIELD MUTUAL INS C	000	96954	279,427	255,591	4,918-	165,192	141,822	86	29	165,192	141,822	86
REGENT INS CO	159	24449	58,538,345	22,825,165	3,014,695	24,796,096	13,669,952	63	28	11,898,456	6,386,091	54
REINSURANCE COMPANY OF AMERICA,	000	26549	18,120,797	6,340,749	888,750	2,618,210	2,049,407	89	10			
REINSURANCE CORP OF NY, THE	368	18341	142,323,457	37,286,688	4,085,301	59,568,003	41,973,874	74	35			
RELIANCE INS CO	159	24457	1,552,738,947	361,923,989	152,293,212	620,246,866	379,858,197	71	34	2,866,421	1,801,425	63
REPUBLIC INS CO	160	38318	467,732,417	105,447,997	9,844,165	219,426,873	121,013,552	61	39	1,519,308	625,896	41
REPUBLIC WESTERN INS CO	574	31089	91,390,886	25,002,545	5,379,072	26,499,587	19,055,221	79	13			
RETAIL LUMBERMEN'S INTER-INS EXC	000	15695	3,566,949	2,853,213	193,125	1,151,250	173,930	19	36	7,365		
RETAIL LUMBERMENS MUTUAL INS CO	000	15083	1,613,826	1,027,591	59,955	558,710	109,500	24	26	577,693	305,573	53
RIVER FALLS MUTUAL INS CO	000	96970	599,977	461,329	51,454-	127,743	152,630	119	43	127,743	152,630	119
RLI INS CO	783	13056	32,233,505	10,439,857	1,542,433	14,718,104	7,212,686	61	37	357,606	151,558	42
ROCKFORD MUTUAL INS CO	000	27065	16,459,122	4,624,381	78,908	15,370,078	10,154,894			245,568	23,525	10
ROSENDALE MUTUAL INS CO	000	96989	411,842	384,049	98,991	97,973	18,999	19	26	97,973	18,999	19
ROYAL EXCHANGE ASSUR OF AMERICA	025	12513	30,715,196	11,299,576	1,956,735	9,242,503	4,541,937	55	36	109,138	10,186-	9
ROYAL INDEMNITY CO	162	24678	354,756,346	91,179,798	9,741,566	164,352,757	103,558,281	72	32	527,087	297,174	56
ROYAL INSURANCE COMPANY OF AMERI	162	26980	763,152,069	153,109,016	25,696,154	380,065,752	239,478,518	72	32	3,747,229	1,735,778	46
RURAL MUTUAL INS CO	320	15091	51,433,552	21,332,667	2,441,109	30,887,734	19,629,772	70	28	33,026,460	21,043,271	64
RUSK COUNTY TOWN MUTUAL INS CO	000	96997	92,846	45,031	64,782	132,440	20,505	16	62	132,440	20,505	15

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SAFECO INS CO OF AMERICA	163	24740	722,073,629	168,134,489	36,524,693	438,060,044	239,982,189	63	35	6,101,728	3,230,614	53
SAFECO TITLE INS CO	163	50857	77,515,683	47,661,078	1,406,457	105,451,846	8,709,984	8		109,229		
SAFEGUARD INS CO	162	24694	211,977,811	46,377,651	5,509,059	102,720,473	64,723,923	72	32	197,474	91,740	46
SAI-INDUSTRIAL ASSURANCE CO	000	34258	17,035,993	7,096,858	964,825	4,161,669	3,209,717	81	25			
SAMARITAN HEALTH PLAN CO-OP	000	91456	18,523,405	117,539-	117,539-	18,590,155	12,782,092	69	37			
SAN FRANCISCO REINSURANCE CO	076	21911	27,596,477	27,590,630	528,696		1,259-					
SEA INS CO LTD, THE (US BRANCH)	038	20354	77,394,119	23,558,550	2,900,398	31,212,896	19,252,963	71	32	21,065	2,417	11
SEABOARD SURETY CO	095	22535	95,156,974	49,433,785	5,785,881	19,546,614	4,133,442	30	47	271,035	600-	
SECURITY INS CO OF HARTFORD	326	24902	205,388,239	68,139,418	5,137,674-	89,302,934	52,935,307	68	37	273,436	110,011	40
SELECT INS CO	041	22233	47,479,553	12,149,598	785,984	23,867,803	14,737,182	76	34	13,366	7,558	57
SENECA-SIGEL MUTUAL INS CO	000	97004	291,181	72,969	32,775	258,546	161,666	63	28	258,546	161,666	63
SENTRY INDEMNITY CO	169	24961	45,528,005	9,990,804	1,412,551	25,288,080	16,008,260	71	34	2,231,024	1,743,922	78
SENTRY INSURANCE A MUTUAL COMPAN	169	24988	841,882,637	241,327,265	12,234,685	366,677,147	232,119,771	71	34	44,349,509	21,940,422	49
SHEBOYGAN FALLS MUTUAL INS CO	000	15148	3,511,455	1,424,913	250,732	2,194,724	949,386	51	44	3,144,760	1,577,436	50
SHELBY FARMERS' MUTUAL FIRE INS	000	97012	188,795	140,526	28,914	46,373	12,733	27	43	46,373	12,733	27
SHELBY MUTUAL INS CO OF SHELBY,	269	15156	206,085,518	48,231,774	2,443,403-	125,161,631	86,016,316	127	290	2,582,518	1,044,173	40
SIRIUS REINSURANCE CORP	000	35408	19,514,906	4,386,202	261,971	8,630,466	6,131,468	76	36			
SKANDIA AMERICA REINSURANCE CORP	519	25070	423,543,276	90,087,123	10,276,721	134,258,989	92,196,962	73	32			
SOUTH CAROLINA INS CO	168	24953	286,912,723	140,199,938	65,352,707	113,616,319	69,997,407	73	30	209,646	26,525	13
SOUTHEAST MUTUAL INS CO	000	97020	435,880	358,560	76,706	112,989	17,552	15	58	112,989	17,552	16
SPRING GROVE MUTUAL INS CO	000	97047	588,118	506,893	90,369	83,327	18,839	23	33	83,327	18,839	23
ST PAUL FIRE AND MARINE INS CO	164	24767	3,515,492,360	706,018,958	136,329,316	1,483,174,030	914,603,028	72	31	24,255,035	13,920,425	57
ST PAUL GUARDIAN INS CO	164	24775	9,921,364	9,920,738	512,947					384,701	217,995	57
ST PAUL MERCURY INS CO	164	24791	18,783,996	18,782,977	1,123,770					3,037,796	1,232,409	41
ST PAUL TITLE INS CORP	164	50113	26,672,393	6,905,204	6,965,160-	17,700,821	4,136,699	23		1,058,961	83,561	8
STANDARD FIRE INS CO., THE	001	19070	423,173,941	110,539,520	10,405,465	197,571,012	146,880,272	84	27	9,396,340	6,859,558	73
STARK MUTUAL TOWN INS CO	000	97063	127,568	126,827	26,980	34,102	8,001	22	28	34,102	8,001	23
STATE AUTOMOBILE AND CASUALTY UN	177	25240	22,536,285	3,512,799	59,423	9,255,475	4,947,614	77	31	5,367	2,487	46
STATE FARM FIRE AND CASUALTY CO	176	25143	3,583,572,868	1,177,424,305	210,557,670	2,268,731,918	1,411,212,953	69	28	31,166,328	18,955,701	61
STATE FARM GENERAL INS CO	176	25151	55,858,645	7,076,753	473,104					1,722,093	1,002,176	58
STATE FARM MUTUAL AUTOMOBILE INS	176	25178	11,537,227,227	5,689,767,219	450,210,293	6,122,255,309	4,315,294,010	82	17	74,602,481	48,617,744	65
STATE PROPERTY INS FUND	000	30287	21,095,178	11,423,159	3,026,528	5,486,857	3,635,943			4,673,734	3,635,943	78
STATE SURETY CO	143	12718	3,125,370	3,090,732	144,636					269,769	6,130	2
STETTIN MUTUAL INS CO	000	97071	1,196,775	103,515	104,573-	1,541,629	1,114,381	72	68	1,541,629	1,114,381	72
STEWART TITLE GUARANTY CO	000	50121	34,485,876	12,012,701	1,313,286	60,935,710	4,097,232	7		215,393	31,060	14
STOCKHOLM TOWN MUTUAL INS CO	000	97080	399,816	274,896	64,675	193,872	120,423	62	27	193,872	120,423	62
STONEWALL INS CO	084	22276	153,080,984	53,442,532	8,075,542	64,650,446	45,426,894	81	28	53,080	106,598-	201
SUGAR CREEK MUTUAL INS CO	000	97098	1,289,279	1,216,458	142,565	505,825	296,660	59	18	505,825	296,660	59
SUMITOMO MARINE AND FIRE INS CO	038	20362	9,941,989	4,571,256	407,525	3,506,955	2,170,336	71	34			
SUMMIT FIDELITY AND SURETY CO.,	177	12750	17,577,541	11,793,693	1,088,651	3,128,208	2,410,343	77	34			

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1981 FINANCIAL DATA OF LIFE AND HEALTH INSURERS

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	RATIOS EXP	WISCONSIN OPERATIONS DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
SUN INS CO OF NEW YORK	256	12777	44,228,088	19,631,278	3,286,244	9,040,087	4,403,332	54	35	112,550	97,903	87
SUN INS OFFICE LTD	038	20370	110,990,790	36,468,615	2,605,335	47,005,237	29,534,803	72	33	65,784	15,825	24
SWITZERLAND GENERAL INS CORP OF	000	12815	28,364,784	10,162,697	144,086	17,324,644	11,256,405	69	37			
TAISHO MARINE AND FIRE INS CO LT	000	12823	27,948,696	14,818,051	1,810,093	16,664,107	10,408,023	68	37			
TEACHERS INS CO	102	22683	106,411,656	77,633,112	8,721,252	20,323,125	15,535,689	88	19	13,237	3,709	28
THERESA MUTUAL FIRE INS CO	000	97101	860,623	807,676	60,775	229,876	178,172	76	30	229,876	178,172	78
THOMAS JEFFERSON INS CO	223	25402	16,101,304	6,049,535	471,086	13,071,268	7,886,039	67	38			
THRESHERMEN'S MUTUAL INS CO	000	15261	18,371,475	4,119,022	639,096	8,673,826	4,086,750	66	37	7,870,338	3,692,396	47
TICOR MORTGAGE INS CO	642	31496	165,027,467	52,382,678	11,954,926	34,541,243	7,566,587	24	51	10,338		
TITLE INS CO OF MINNESOTA	150	50520	45,181,663	13,074,176	870,970	53,936,729	5,361,643	10		638,280	23,384-	4
TOKIO MARINE AND FIRE INS CO, LT	000	12904	153,341,553	59,545,644	2,211,865	61,644,054	39,033,918	73	36	26,344	28,622	109
TOWER INS CO INC	390	36919	24,426,071	7,928,822	1,472,691	13,772,071	7,777,098	63	33	11,722,447	8,058,869	69
TRADE LAKE TOWN MUTUAL FIRE INS	000	97136	639,449	498,980	144,756	191,101	18,766	10	45	191,101	18,766	10
TRANSAMERICA COUNTRYWIDE INS CO	185	25453	8,042,066	6,302,393	795,898	2,161,987	607,413	56		968	10-	1
TRANSAMERICA INDEMNITY CO	185	25496	12,555,444	12,154,954	184,095							
TRANSAMERICA INS CO OF TEXAS	185	25461	2,554,476	2,201,376	143,285							
TRANSAMERICA INS CORP OF AMERICA	185	25526	121,012,752	59,390,789	12,073,438	75,979,014	44,401,493	65	29	290,325	246,576	85
TRANSAMERICA INS CO OF MI	185	25542	169,157,058	94,382,440	5,925,970	52,454,083	27,577,922	64	35	9,010	11,336	126
TRANSAMERICA INS CO	185	25534	1,029,607,357	226,167,521	8,759,496	517,345,070	324,433,337	74	34	2,755,396	1,710,219	62
TRANSAMERICA PREMIER INS CO	185	25518	81,492,893	37,332,089	3,756,528	30,035,636	19,473,960	75	29	143,675	115,249	80
TRANSATLANTIC REINSURANCE CO	000	19453	407,748,518	119,818,029	17,917,962	124,013,467	87,119,698	76	27			
TRANSCONTINENTAL INS CO	218	20486	136,711,657	29,158,782	2,500,272-	45,259,853	32,832,674	81	30	233,170	221,602	95
TRANSIT CASUALTY CO	337	12955	178,725,023	43,562,077	8,003,882	53,580,617	32,425,594	75	32	1,066,787	6,109-	1
TRANSPORT INDEMNITY CO	084	25607	133,086,020	26,817,798	7,887,425	39,630,529	30,390,220	96	12	1,688,125	1,275,860	76
TRANSPORT INS CO	084	33014	200,201,105	51,222,614	4,750,209	56,862,835	51,002,501	106	16	896,284	491,755	55
TRANSPORTATION INS CO	218	20494	52,095,419	15,840,039	591,199-	15,086,617	10,944,224	81	27	8,389,320	5,014,321	60
TRAVELERS INDEMNITY CO OF RHODE	189	25682	542,917,905	96,490,238	7,245,996	191,845,374	168,612,156	94	21	1,206,710	79,432	7
TRAVELERS INDEMNITY CO OF ILLINO	189	25674	53,144,825	9,638,954	846,161	24,817,964	16,931,838	78	30			
TRAVELERS INDEMNITY CO OF AMERIC	189	25666	10,752,089	10,593,202	512,358					1,469,772	694,731	47
TRAVELERS INDEMNITY CO., THE	189	25658	5,212,841,815	1,121,082,471	96,948,674	1,927,878,401	1,343,338,446	79	29	46,903,879	52,052,295	111
TREMPEALEAU COUNTY MUTUAL INS CO	000	97144	865,337	580,781	53,273	395,053	265,334	67	43	395,053	265,334	67
TRI-COUNTY MUTUAL TOWN INS CO	000	97152	246,354	163,960	26,301	71,178	40,870	57	41	71,178	40,870	57
TRI-STATE INS CO OF MINNESOTA	098	31003	39,723,688	8,296,498	1,898,689	26,471,284	15,955,785	69	32	1,028,037	411,460	40
TRINITY UNIVERSAL INS CO	215	19887	480,429,317	335,493,039	24,186,133	131,248,520	74,327,827	63	29	3,241	650	20
TRUCK INS EXCHANGE	069	21709	846,337,333	169,174,348	20,792,080	277,426,799	195,992,382	85	21	4,355,686	3,319,550	76
TWIN CITY FIRE INS CO	091	22411	99,941,452	31,220,633	4,265,355	39,124,590	25,260,107	74	34	3,604,459	1,835,114	51
UNDERWRITERS INS CO	205	26077	33,521,105	7,571,771	552,343-	12,737,861	8,413,943	91	28	694,575	353,524	51
[illegible]NIGARD INS CO	192	25747	21,670,287	8,834,305	1,867,901-	5,354,058	5,544,877	122	33	24,797	303,966	1226
[illegible]NIGARD MUTUAL INS CO	192	25763	436,793,261	73,886,506	10,508,646-	226,837,934	161,047,730	1	34	246,557	100,584	41
UNION INDEMNITY INS CO OF NEW YO	000	12971	37,185,661	7,460,555	1,210,637	14,420,740	7,574,382	59	34	32,700	3,015	9

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
UNION MUTUAL FIRE INS CO	000	97160	235,009	163,596	30,667	106,513	43,738	41	57	106,513	43,738	41
UNITED EQUITABLE INS CO	167	24910	35,782,833	6,529,660	1,639,499	15,024,869	10,061,702			644,067	132,686	21
UNITED FIRE & CASUALTY CO	248	13021	82,639,398	24,827,623	4,499,748	56,348,941	28,494,296	60	35	3,048,066	1,127,158	37
UNITED FIRE INS CO, CEASE & DESI	494	13048	8,040,343	2,602,920	489,260-	15,948,704	10,953,236	71	62	322,012	24,529	8
UNITED GUARANTY COMMERCIAL INSUR	256	26999	6,534,293	4,694,593	859,554	533,537	99,925-	13-	31		7,359-	
UNITED GUARANTY RESIDENTIAL INS	256	15873	174,276,417	32,983,544	12,650,217	33,155,205	13,700,425	44	45	560,744	577,004	103
UNITED GUARANTY RESIDENTIAL INS	256	16667	23,367,775	14,967,878	1,174,882	2,515,967	751,028	34	47	50,136	27,350	55
UNITED PACIFIC INS CO	159	24473	185,715,213	43,808,691	2,597,027-	70,482,598	43,165,704	71	34	1,364,081	423,650	31
UNITED REINSURANCE CORP OF NEW Y	368	34908	16,505,403	11,583,655	1,157,381	4,257,170	2,875,769	70	33			
UNITED SECURITY INS CO	072	21776	31,919,927	9,857,533	1,736,584	24,505,529	14,874,224	69	27	2,940,032	1,600,527	54
UNITED SERVICES AUTOMOBILE ASSN	200	25941	1,573,768,227	721,418,831	68,380,832	817,801,065	524,256,355	76	14	4,793,520	2,490,323	52
UNITED STATES FIRE INS CO	052	21113	1,496,664,170	259,840,500	57,463,931	602,849,424	356,230,473	71	30	11,091,605	8,047,930	73
UNITED STATES FIDELITY AND GUARA	196	25887	4,151,174,079	1,061,651,586	172,786,791	2,002,052,301	1,304,622,592	75	30	14,378,112	6,761,834	47
UNITED STATES LIABILITY INS CO	232	25895	31,672,644	18,359,422	1,448,694	8,483,741	3,470,890	50	45	882	3,758	426
UNIVERSAL REINSURANCE CORP	143	23949	161,572,008	68,203,184	9,350,802	53,816,079	50,172,415			824,628	346,550	42
UNIVERSAL SURETY CO	199	25933	10,919,720	6,031,489	568,668	2,955,486	1,224,707	48	52	61,946	4,400	7
UNIVERSAL UNDERWRITERS INS CO	114	23116	299,932,283	141,353,225	17,978,471	147,550,436	72,460,339	58	28	968,923	344,035	36
USAA CASUALTY INS CO	200	25968	199,236,061	59,216,938	16,764,612	94,855,930	58,764,243	79	18	276,782	192,951	70
USLIFE TITLE INS CO OF NEW YORK	498	51101	21,397,975	4,000,510	312,198-	11,055,410	1,085,929	10		80,732	1,483	2
UTICA MUTUAL INS CO	201	25976	502,807,152	100,418,564	10,519,956	245,137,319	150,547,193	74	29	607,796	114,682	19
VALIANT INS CO	011	26611	4,367,021	4,346,862	239,462					394,827	321,544	81
VALLEY FORGE INS CO	218	20508	134,495,481	26,946,042	1,331,337-	45,259,853	32,832,674	81	30	2,926,812	2,138,967	73
VANGUARD INS CO	160	24554	12,975,716	11,991,589	829,908					982,740	484,398	49
VEREX ASSURANCE INC	329	18759	178,218,319	22,956,635	1,558,002-	37,090,574	10,039,220	30	52	1,194,297	515,802	43
VEREX INDEMNITY CORP	329	18708	12,056,210	10,914,525	915,223	699,736	112,766	59	182	21,718		
VIGILANT INS CO	038	20397	237,592,036	47,576,138	4,602,315	125,527,940	76,079,210	68	35	1,312,686	1,004,848	77
VIKING INS CO OF WISCONSIN	000	13137	29,266,216	11,509,450	2,284,938	36,617,584	22,649,315	68	27	7,455,208	3,797,310	51
VINLAND TOWN MUTUAL INS CO	000	97179	888,046	782,758	156,283	171,876	32,388	19	27	171,876	32,388	19
VIRGINIA SURETY CO INC	318	13145	40,090,112	6,012,325	1,486,154	8,403,012	3,961,999	48	29	117,631	16,788	14
VISTA INS CO	018	19658	7,514,943	7,438,528	451,076		2,187-					
WARNER MUTUAL TOWN FIRE INS CO	000	97195	351,130	277,245	19,426	52,913	51,481	97	52	52,913	51,481	97
WARNER RECIPROCAL INSURERS	205	26085	7,441,295	3,426,918	322,860-	4,417,472	2,524,343	65	37	117,198	1,067-	1
WARREN MUTUAL FIRE INS CO	000	97209	138,101	21,819	17,369	200,655	111,245	55	36	200,655	111,245	55
WASHINGTON TOWN MUTUAL INS CO	000	97217	303,644	283,226	38,473	23,465	690	3	70	23,465	690	3
WATERTOWN MUTUAL INS CO	000	97128	694,315	524,475	17,285	223,817	192,828	86	40	223,817	192,828	86
WAUKESHA TOWN MUTUAL INS CO	000	97225	493,385	434,672	55,807	61,771	14,281	23	27	61,771	14,281	23
WAUPACA COUNTY MUTUAL INS CO	000	97233	154,605	115,988	628-	24,058	17,375	72	105	24,058	17,375	72
WAUPUN-RIPON-TRENTON MUTUAL INS	000	97241	804,946	553,529	119,911	449,311	214,850	48	38	449,311	214,850	48
WAUSAU MUTUAL INS CO	000	97250	1,686,140	834,625	203,333	1,092,772	457,304	42	42	1,092,772	457,304	42
WAUSAU UNDERWRITERS INS CO	063	26042	93,793,337	25,551,245	3,182,460	32,547,744	21,441,809	81	21	5,511,998	4,111,318	75

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITAL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
WEST AMERICAN INS CO	148	24090	659,535,756	229,075,749	40,840,940	437,519,681	243,703,817	66	30	6,846,239	3,061,267	45
WEST BEND MUTUAL INS CO	000	15350	58,169,495	13,943,654	1,881,456	33,999,371	20,632,981	70	30	17,997,889	9,555,947	53
WESTCHESTER FIRE INS CO	052	21121	666,608,225	119,003,554	27,887,691	264,665,600	156,393,864	71	30	328,076	153,722	47
WESTERN CASUALTY AND SURETY CO.,	206	26093	512,968,744	193,529,822	15,586,040	179,803,045	108,294,836	74	30	5,279,011	2,987,708	57
WESTERN EMPLOYERS INS CO	369	32883	148,355,802	30,103,192	9,581,281	70,644,944	38,583,762	65	24	42	100	238
WESTERN FIRE INS CO., THE	206	26107	269,351,406	122,198,665	13,962,915	153,419,363	92,207,922	68	32	5,068,172	2,446,127	48
WESTERN INDEMNITY CO INC., THE	206	26115	6,889,769	6,164,421	552,996					97,744	35,135	36
WESTERN NATIONAL MUTUAL INS CO	309	15377	44,879,604	16,007,447	2,116,832	25,317,831	16,069,211	74	24	3,128,038	1,457,784	47
WESTERN SURETY CO	739	13188	49,961,923	21,267,756	4,995,648	23,636,498	1,814,054	12	66	542,897	61,889	11
WESTERN WISCONSIN MUTUAL INS CO	000	96555	529,835	267,527	36,341-	315,408	197,537	63	67	315,408	197,537	63
WESTFIELD INS CO	228	24112	139,026,122	48,002,833	5,652,265	84,978,270	45,360,820	61	34	15,296	5,276-	34
WHITING NATIONAL INS CO	000	11479	8,962,593	2,625,373	198,800	3,577,039	2,062,015	66	37			
WILSON MUTUAL INS CO	000	97284	1,928,087	835,935	41,742	1,358,585	915,068	73	65	1,358,585	915,068	67
WINCHESTER MUTUAL INS CO	000	97292	614,046	555,389	61,061	130,480	77,773	60	33	130,480	77,773	60
WISCONSIN EMPLOYERS CASUALTY CO	778	29068	5,220,197	2,147,311	482,174	4,053,969	2,504,741	70	29	4,175,381	2,601,075	62
WISCONSIN EMPLOYERS INDEMNITY CO	000	30155	1,158,901	857,851	51,653	633,763	343,064	64	53	659,674	324,555	49
WISCONSIN FARMERS MUTUAL INS CO	000	15393	4,117,365	1,918,482	272,763-	2,134,891	1,271,096	80	50	3,220,475	1,889,376	59
WISCONSIN HEALTH CARE LIABILITY	000	33405	65,346,590	23,579,221	7,414,436-	6,174,177	9,245,075	200	15	6,174,177	9,245,066	150
WISCONSIN MUTUAL INS CO	000	27922	5,523,619	1,166,454	110,977-	5,420,951	3,871,904	81	32	6,423,339	4,736,984	74
WISCONSIN PHYSICIANS SERVICE INS	000	53139	86,446,093	36,115,124	6,766,188-	203,989,930	205,054,771	101	6	203,989,930	205,054,771	101
WISCONSIN STATE MUTUAL INS CO	000	30295	1,183,336	1,033,559	36,625	377,219	220,243	72	63	377,219	220,243	58
WISCONSIN TOWN MUTUAL REINSURANC	000	97306	4,608,446	2,939,587	989,034	4,823,970	33,354,787	70	4	4,823,970	3,354,787	70
WISCONSIN VISION SERVICE PLAN, I	000	54682	223,109	171,491	57,254	242,214	164,064	72	47			
WONEWOC FARMERS' MUTUAL INS CO	000	97314	299,155	277,246	39,308	108,956	68,994	63	22	108,956	68,994	63
WORLDWIDE UNDERWRITERS INS CO	063	26050	26,440,815	7,541,618	879,067	8,136,936	5,360,450	81	21			
YASUDA FIRE & MARINE INS CO OF A	000	11126	35,589,459	17,103,460	1,329,696	13,356,452	7,879,835	75	34			
YORK INS CO	156	24325	6,717,241	4,744,623	225,290	1,476,556	828,180	67	34	14,193	1,005	7
YORKVILLE AND MT PLEASANT MUTUAL	000	97330	503,059	470,589	79,956	110,996	44,924	40	28	110,996	44,924	40
YOSEMITE INS CO	211	26220	47,353,745	13,496,649	5,762,552	8,067,009	3,428,022	46	26	18,563	3,731	20
ZURICH INS CO (US BRANCH)	212	16535	853,077,365	150,127,197	25,255,855	345,732,880	208,492,713	70	33	4,491,029	1,511,320	34
TOTALS			186,674,920,513	51,772,604,754	5,967,374,257	82,182,247,943	54,714,996,999	66		2,695,464,082	1,927,079,018	71

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
A M LIFE INS CO	015	60003	34,337,964	10,452,113	1,077,336	8,762,199	7,342,344	491,771	444,452
AAA LIFE INS CO	000	71854	11,325,702	5,057,418	790,873	5,582,389	2,286,111	648,028	266,792
ACACIA MUTUAL LIFE INS CO	437	60038	852,235,695	57,924,960	6,542,856	72,275,411	44,417,050	2,515,741	2,673,754
ACACIA NATIONAL LIFE INS CO	437	85685	31,671,166	5,147,233	475,841-	7,726,037	9,680,356	419,153	263,250
AETNA LIFE INS AND ANNUITY CO	001	86509	2,036,235,598	204,522,373	14,600,586	415,167,953	208,806,971	2,420,901	5,817,122
AETNA LIFE INS CO OF ILL	001	78700	72,631,589	17,818,945	2,263,083	96,072,326	90,575,883	167,765	
AETNA LIFE INSURANCE CO	001	60054	25,158,903,696	966,544,066	224,435,215	4,440,321,822	3,087,030,640	50,424,542	46,994,828
AID ASSOCIATION FOR LUTHERANS	000	56014	2,515,389,839	158,693,807	16,381,013	358,681,776	133,108,984	46,020,655	19,603,703
AIG LIFE INSURANCE CO	012	66842	106,677,684	8,366,713	453,995	81,168,185	6,966,725	7,570,162	192
ALEXANDER HAMILTON LIFE INS CO OF AMERIC	352	88358	678,585,722	92,908,733	33,393,995	254,982,594	197,559,147	1,319,376	459,058
ALL AMERICAN LIFE INS CO	498	60097	650,672,499	60,696,417	18,233,566	148,819,033	92,134,032	4,767,198	3,559,638
ALLIED LIFE INS CO	003	60178	29,636,013	7,763,563	691,136-	7,648,959	2,413,150	109,763	66,858
ALLSTATE LIFE INS CO	008	60186	1,432,487,928	263,935,532	34,228,989	514,574,983	496,413,593	5,041,494	2,456,174
AMALGAMATED LABOR LIFE INS CO	434	60194	11,317,798	3,058,449	233,026	16,802,882	14,733,952	10,531	5,225
AMALGAMATED LIFE & HEALTH INS CO	000	60208	8,300,310	3,640,741	499,737-	7,634,435	8,056,694	85,980	74,742
AMERICAN AGENCY LIFE INS CO	788	92894	34,820,726	7,009,352	188,776	10,866,474	5,752,819	7,774	
AMERICAN BANKERS LIFE ASSUR CO OF FLA	465	60275	272,111,415	19,448,326	3,257,380	128,366,843	65,321,349	11,073,807	4,457,138
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBU	000	60380	589,071,813	34,169,473	10,708,388	455,199,577	195,679,912	10,205,317	6,435,329
AMERICAN FAMILY LIFE INS CO	473	60399	281,236,318	38,212,299	7,794,157	57,408,922	22,717,039	17,068,137	5,208,907
AMERICAN FIDELITY ASSURANCE CO	330	60410	257,467,913	31,649,774	7,952,797	114,127,372	53,837,869	11,440	642
AMERICAN FIDELITY LIFE INS CO	000	60429	154,190,348	11,289,951	3,117,620	24,208,740	15,792,794	587,972	383,048
AMERICAN FRATERNAL UNION	000	56200	10,459,498	513,667	2,189	971,136	732,853	7,971	14,181
AMERICAN GENERAL LIFE INS CO OF DELAWARE	011	60453	939,757,356	94,298,288	16,929,371	138,208,004	81,220,531	1,307,925	251,568
AMERICAN GENERAL LIFE INS CO OF NY	011	67571	255,281,542	27,680,619	3,569,560	34,792,384	68,373,426	453,600	362,186
AMERICAN HEALTH & LIFE INS CO	041	60518	328,524,508	71,405,516	3,764,485	97,465,215	49,653,215	419,715	170,795
AMERICAN HERITAGE LIFE INS CO	777	60534	202,670,157	26,287,524	5,308,181	146,828,589	97,014,341	262,264	130,602
AMERICAN INCOME LIFE INS CO	000	60577	164,642,132	18,810,818	11,951,087	86,439,056	26,135,195	1,029,112	245,965
AMERICAN INTERNATIONAL LIFE ASSUR CO OF	012	60607	167,151,826	13,377,902	2,859,601	70,162,002	40,659,055	4,199	27,888
AMERICAN LIFE & ACCIDENT INS CO	000	60674	9,280,149	2,139,995	77,981	1,050,265	739,439	19,803	15,466
AMERICAN LIFE & CASUALTY INS CO	177	60682	150,333,079	13,752,150	2,632,462	17,887,297	10,396,592	103,874	36,377
AMERICAN LIFE INS CO OF NY, THE	185	60704	47,927,970	10,473,790	1,352,046	9,457,117	4,806,596	13,079	1,986
AMERICAN MERCHANTS LIFE INSURANCE CO	805	90948	5,897,132	5,070,355	67,464	663,893	404,701	2,883	
AMERICAN NATIONAL INS CO	408	60739	2,520,231,328	343,976,697	49,886,567	371,058,864	233,176,296	2,311,267	1,677,552
AMERICAN PATRIOT HEALTH INS CO	334	80853	8,537,424	4,123,411	1,027,864	5,048,818	2,665,908	733	
AMERICAN POSTAL WORKERS ACCIDENT BENEFIT	000	56510	917,566	642,742	140,354	481,485	229,437		
AMERICAN REPUBLIC INS CO	459	60836	128,306,894	22,380,525	799,754	76,299,539	31,756,246	966,180	539,515
AMERICAN SLOVENIAN CATHOLIC UNION (KSKJ)	000	56227	23,979,987	3,977,517	74,435-	949,790	973,218	74,935	71,496
AMERICAN STATES LIFE INS CO	020	60879	124,754,698	17,962,689	3,036,395	38,025,369	22,267,762	629,905	370,525
AMERICAN UNITED LIFE INS CO	000	60895	1,582,701,091	83,825,559	8,853,802	303,868,387	127,930,849	2,446,283	1,205,459
AMERICAN VARIABLE ANNUITY LIFE ASSUR CO	088	84824	152,065,680	11,842,290	249,956	33,626,663	9,883,816	32,609	26,313

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
AMERICAN WAY LIFE INS CO	673	69612	20,710,721	5,084,307	308,573	10,395,553	3,228,153		
AMOCO LIFE INS CO	436	85456	9,361,340	6,588,475	180,421-	3,987,682	1,702,094	137,829	25,205
ANCHOR NATIONAL LIFE INS CO	260	60941	1,656,871,902	33,303,944	3,777,277	171,187,010	370,453,449	857,850	31,366,202
ARCADIA NATIONAL LIFE INS CO	674	72613	19,861,200	3,332,518	202,268	15,759,719	3,563,534		
ASSOCIATED LIFE INS CO	494	61042	17,118,631	2,530,859	914,001	19,426,162	9,890,422	35,402	114,689
ASSOCIATION LIFE INS CO INC	258	61085	38,062,573	17,358,752	1,783,201	33,523,495	25,859,528	3,310,272	2,445,101
AUTO CLUB LIFE INS CO	055	84522	13,279,264	6,130,734	574,460	5,087,184	1,609,468	388	
AUTO-OWNERS LIFE INS CO	280	61190	90,061,171	16,144,599	1,538,800	16,207,775	5,854,312	425,733	140,684
BANKERS LIFE & CASUALTY CO	115	61263	1,367,927,084	297,508,823	33,424,319	567,135,604	396,494,674	17,360,293	8,217,830
BANKERS LIFE CO	332	61271	8,765,095,981	287,513,138	10,339,812	1,533,098,434	839,834,111	53,706,751	35,674,956
BANKERS MUTUAL LIFE INS CO	000	61336	53,011,700	7,687,929	1,181,707	5,754,208	2,754,947	341,176	128,504
BANKERS NATIONAL LIFE INS CO	180	61344	324,952,512	33,143,471	17,038,903	69,427,078	64,100,822	620,200	364,512
BANKERS SECURITY LIFE INS SOCIETY	072	61360	192,150,151	24,808,787	1,523,550	60,842,414	30,899,219	715,825	269,666
BANKERS UNION LIFE INS CO	529	61379	110,549,350	17,201,149	3,830,478	13,885,118	11,225,463	521,783	330,330
BANKERS UNITED LIFE ASSURANCE CO	468	61387	121,392,366	16,227,228	1,211,530	63,206,247	19,304,532	53,243	21,129
BAPTIST LIFE ASSOCIATION	000	57223	13,976,324	859,608	146,207-	1,554,241	1,301,534	8,971	2,135
BENEFICIAL STANDARD LIFE INS CO	337	61417	205,461,437	47,916,124	11,688,072	92,105,206	40,140,726	419,014	419,141
BENEFIT TRUST LIFE INS CO	000	61425	172,484,498	21,568,474	1,248,583	117,555,018	95,329,309	4,094,564	3,489,200
BERKSHIRE LIFE INS CO	000	61433	465,916,170	31,712,276	3,280,939	67,158,581	44,576,457	40,685	52,586
BOSTON MUTUAL LIFE INS CO	000	61476	164,432,643	11,191,109	856,463	60,633,500	41,664,378	309,813	157,219
BRADFORD NATL LIFE INS CO	000	86371	5,489,376	2,031,462	181,874-	5,045,158	7,462,732	25	
BUSINESS MEN'S ASSUR CO OF AMERICA	856	61492	801,820,425	114,726,257	12,337,537	203,416,641	135,119,930	2,286,448	1,528,428
CALIFORNIA - WESTERN STATES LIFE INS CO	011	85901	858,312,816	85,431,989	5,341,125	134,356,335	95,048,714	19,867	16,961
CAPITOL BANKERS LIFE INS CO	000	62421	9,328,431	2,447,454	1,129,105-	3,754,098	574,966	2,461,186	135,607
CAPITOL LIFE INS CO, THE	156	61581	1,648,060,206	189,450,422	57,628,807	1,273,990,442	1,434,234,850	9,658,782	10,062,827
CATHOLIC AID ASSOC, THE	000	57053	40,867,352	7,916,642	862,511	2,631,917	858,319	3,821	14,261
CATHOLIC FAMILY LIFE INS	000	56022	41,856,430	5,260,746	638,863	4,041,334	2,185,748	3,037,885	1,474,356
CATHOLIC KNIGHTS INS SOCIETY	000	56030	130,941,371	22,433,401	2,182,586	13,501,610	7,224,101	10,468,332	5,503,674
CATHOLIC ORDER OF FORESTERS	000	57487	168,181,534	29,954,700	2,152,718	10,179,581	5,868,956	2,007,746	1,255,346
CATHOLIC WORKMAN (KATOLICKY DELNIK)	000	57061	10,648,153	3,496,994	300,099	282,584	257,652		
CELTIC LIFE INSURANCE CO	827	80799	19,548,449	4,595,704	621,874	3,411,577	80,220,643	67,335	29,943
CENTENNIAL LIFE INS CO, THE	327	61654	102,399,262	8,506,613	639,263	33,369,064	20,798,701	51,888	54,249
CENTRAL LIFE ASSURANCE CO	000	61689	666,105,803	57,184,376	9,979,814	63,291,649	44,574,547	10,172,895	8,501,699
CENTRAL NATIONAL LIFE INS CO	000	61697	90,484,062	7,965,873	2,012,893	20,562,265	12,203,038	3,786,888	2,552,987
CENTRAL NATIONAL LIFE INS CO OF OMAHA, T	342	61700	305,916,909	119,887,413	15,372,040	226,907,342	130,118,483	692,113	452,059
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	690	61751	51,116,425	11,036,748	853,449	36,342,045	16,793,845		
CENTURION LIFE INS CO	471	62383	75,753,092	33,159,833	8,639,494	115,769,413	56,059,068		
CENTURY LIFE INS CO	840	92738	4,829,926	3,102,634	488,373-	1,171,025			
CHARTER NATIONAL LIFE INS CO	279	61808	133,182,975	14,349,196	509,601-	69,310,088	57,601,810	343,043	118,317
CHARTER SECURITY LIFE INS CO	784	60348	996,427,773	27,549,786	1,920,396	476,556,802	45,717,359	5,220,695	372,189

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA: CAPITAL & SURPLUS	FINANCIAL DATA: NET GAIN OPERATIONS	NATIONWIDE OPERATIONS: PREM & ANNUITY CONSIDERATIONS	NATIONWIDE OPERATIONS: INCURRED BENEFITS	WISCONSIN OPERATIONS: PREMIUMS WRITTEN	WISCONSIN OPERATIONS: BENEFITS PAID
CHESAPEAKE LIFE INS CO, THE	000	61832	55,038,482	3,494,715	194,711	6,937,666	7,198,822	16,941	2,292
CHRYSLER LIFE INS CO	240	79677	52,537,692	14,578,492	5,218,846	16,696,696	9,180,494	285,705	303,583
CHUBB/COLONIAL LIFE INS CO OF AMERICA	038	90425	5,864,590	4,730,121	44,815	351,586	22,500		
COLLEGE LIFE INS CO OF AMERICA, THE	346	61999	230,355,506	25,697,243	7,342,749	26,940,620	16,755,611	724,887	318,258
COLONIAL LIFE & ACCIDENT INS CO	000	62049	160,791,290	51,100,585	9,947,692	96,808,539	38,698,401	329,310	94,210
COLONIAL LIFE INS CO OF AMERICA, THE	038	62057	359,459,912	29,806,370	3,615,387	94,994,524	69,682,943	56,838	86,675
COLONIAL PENN LIFE INS CO	239	62065	422,940,984	87,955,481	4,537,374	845,101,492	706,287,850	1,376,234	163,997
COLUMBIA NATIONAL LIFE INS CO	143	90549	67,521,821	10,632,947	1,226,875	4,852,170	5,893,301	209,345	3,909
COMBINED INS CO OF AMERICA	317	62146	1,094,654,842	266,146,214	36,090,082	666,105,804	264,188,641	1,052,143	441,608
COMBINED INS CO OF WIS	317	79286	62,794,724	32,170,121	3,425,272	20,317,540	8,507,881	18,372,922	6,919,373
COMMERCIAL TRAVELERS MUTUAL INS CO	560	81426	20,265,388	6,531,504	852,723-	8,354,541	5,788,497	33,386	14,251
COMMERCIAL UNION LIFE INS CO OF AMERICA	044	62898	111,238,727	15,078,251	620,057-	23,032,109	11,967,172	374,807	194,437
COMPANION LIFE INS CO	661	77828	7,135,949	4,314,343	655,097	4,512,127	2,605,463		
CONCORDIA MUTUAL LIFE ASSOC	000	57738	26,432,550	1,480,173	144,658	2,131,362	1,660,331	197,631	27,006
CONFEDERATION LIFE INS CO	000	80667	451,284,281	22,615,308	21,499,520-	183,080,932	115,866,902	1,095,962	1,019,146
CONNECTICUT GENERAL LIFE INS CO	046	62308	15,103,331,662	583,622,968	158,670,744	2,810,409,648	2,429,652,643	25,375,239	20,227,104
CONNECTICUT MUTUAL LIFE INS CO, THE	854	62316	5,818,321,590	318,817,778	38,906,974	711,254,255	322,244,041	12,253,469	7,070,850
CONSOLIDATED NATIONAL LIFE INS CO	101	71382	8,189,333	3,215,232	335,569	2,235,337	1,514,144	1,673	
CONSTITUTION LIFE INS CO	115	62359	93,474,258	23,859,419	1,966,025	14,117,119	9,832,675	342,878	296,448
CONSUMERS UNITED INS CO	000	62278	25,460,336	3,392,062	393,823	22,453,911	15,136,518	204,976	137,369
CONTINENTAL AMERICAN LIFE INS CO	000	62405	319,036,393	41,454,432	717,801	55,462,530	33,820,065	729,887	322,037
CONTINENTAL ASSURANCE CO	218	62413	3,323,162,945	241,438,253	3,632,378	937,429,110	812,594,939	20,086,089	18,442,424
CONTINENTAL GENERAL INSURANCE CO	000	71404	26,342,635	4,324,320	357,129	20,411,438	12,209,983	6,151	983
CONTINENTAL WESTERN LIFE INS CO	615	62510	66,505,681	5,761,169	323,830	16,064,776	3,850,045	1,382,970	1,585,805
COUNTRY LIFE INS CO	050	62553	1,143,750,795	140,222,955	22,260,365	135,724,820	77,955,134	810,355	540,880
COVENANT LIFE INS CO	051	64319	41,642,662	13,926,377	2,093,071-	22,241,735	7,490,460	117,489	12,859
CREDIT LIFE INS CO, THE	602	62596	199,543,028	15,777,726	4,143,185	73,873,272	33,675,338	6,860,632	3,581,261
CROATIAN CATHOLIC UNION OF USA	000	57983	5,157,600	1,268,478	143,015	293,835	274,049	7,967	11,852
CROATIAN FRATERNAL UNION OF AMERICA	000	56634	53,664,735	7,488,438	96,154	4,572,037	4,069,485	96,237	61,284
CROWN LIFE INS CO	000	80675	1,115,432,874	46,643,853		604,066,761	445,951,716	5,144,681	2,786,938
CUDIS INS SOCIETY, INC	306	86126	161,533,249	38,515,961	14,274,850	83,775,262	48,655,348	928,642	472,760
CUMBERLAND LIFE INS CO	156	71838	169,496,906	36,838,109	19,199,795	65,347,950	20,234,386	870,097	79,823
CUNA MUTUAL INS SOCIETY	306	62626	401,292,160	96,962,990	4,039,066	239,467,369	179,973,224	10,125,000	6,276,278
CZECHOSLOVAK SOCIETY OF AMERICA	000	56138	40,172,749	7,109,128	739,596	1,882,485	1,609,852	2,603	4,560
DANISH BROTHERHOOD IN AMERICA	000	57312	5,810,307	1,528,155	93,318	385,530	218,257	21,685	19,777
DEGREE OF HONOR PROTECTIVE ASSOC	000	57088	49,733,795	9,022,713	20,630	1,764,875	2,616,005	53,113	33,329
DELAWARE AMERICAN LIFE INS CO	012	62634	29,882,411	9,142,073	1,194,593	5,946,482	2,473,534	11,764	
DURHAM LIFE INS CO	297	62707	397,291,027	78,664,048	8,634,902	102,633,730	67,789,957	3,608,852	2,768,507
E F HUTTON LIFE INS CO	433	65447	263,624,712	20,370,725	2,711,413	75,994,531	43,904,857	1,315,587	76,172
EARLY AMERICAN LIFE INS CO	000	62731	24,823,815	1,561,032	17,058	5,665,532	2,585,306	1,904,873	789,041

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				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
EMPIRE GENERAL LIFE INS CO	458	86290	103,344,395	11,690,809	1,498,383	23,749,531	6,282,486	223,084	162,071
EMPLOYEE'S MUTUAL BENEFIT ASSOCIATION OF	000	62863	8,847,174	3,615,668	670,224	2,575,103	1,695,849	181,462	106,120
EMPLOYEES' MUTUAL BENEFIT ASSOC	000	56049	5,176,510	1,632,619	85,573	788,307	874,140	771,773	846,818
EMPLOYERS LIFE INS CO OF WAUSAU	063	62901	204,707,835	14,049,683	243,138-	60,742,685	35,053,692	23,640,751	15,343,581
EMPLOYERS MODERN LIFE CO	062	62928	36,803,184	5,032,810	347,856	7,454,406	3,420,290	230,764	231,812
EQUITABLE AMERICAN LIFE INS CO	452	86282	35,399,837	6,157,070	8,241,380-	18,481,606	6,318,439	521,740	241,239
EQUITABLE LIFE ASSUR SOCIETY OF THE US.	511	62944	36,758,159,587	1,198,476,139	96,411,424	2,400,770,760	2,720,258,647	56,286,899	52,923,904
EQUITABLE LIFE INS CO OF IA	452	62979	1,306,086,612	80,846,388	29,616,473	102,172,151	106,637,262	3,079,704	3,491,355
EQUITABLE RESERVE ASSOC	000	56057	49,331,061	12,509,191	1,089,042	3,184,304	2,418,450	1,923,048	1,272,915
EQUITABLE VARIABLE LIFE INS CO	511	81361	507,781,763	24,408,494	7,747,855-	342,699,417	14,252,786	14,660,083	614,876
EXECUTIVE FUND LIFE INS CO	483	66877	35,238,227	7,305,370	1,555,824	21,361,892	4,918,875	2,866	10,142
EXECUTIVE LIFE INS CO	573	63010	1,336,697,113	41,141,884	1,168,862	797,494,894	4,585,537	486,723	40,826
FAMILY INS CORP	789	63045	8,326,423	4,547,345	741,816	3,372,182	987,874	1,404,847	571,255
FAMILY LIFE INS CO	000	63053	107,505,750	28,957,243	5,406,725	68,658,118	16,924,146	608,782	234,271
FARM & HOME LIFE INS CO	000	63134	136,433,270	3,961,552	1,274,512	10,756,795	7,403,695	16,895	10,334
FARMERS & TRADERS LIFE INS CO	000	63193	132,086,023	10,118,001	715,807	12,709,585	9,143,928	29,018	24,177
FARMERS NEW WORLD LIFE INS CO	069	63177	715,132,867	187,356,554	3,916,380-	131,742,770	57,865,799	1,704,662	996,580
FARMLAND LIFE INS CO	383	63150	57,201,560	13,223,801	1,693,996	22,908,943	14,969,459	9,310	219
FBL INSURANCE COMPANY	513	90646	88,423,363	5,490,734	79,994-	34,888,755	5,036,376	67,952	
FEDERAL HOME LIFE INS CO	095	67695	259,900,465	26,459,189	3,407,867	99,843,986	69,015,952	1,839,134	1,037,221
FEDERAL KEMPER LIFE ASSUR CO	108	63207	355,064,115	49,943,872	21,434,666	94,964,050	43,241,899	1,883,084	297,987
FEDERAL LIFE INS CO (MUTUAL)	599	63223	224,600,550	13,250,305	468,481	33,374,454	40,904,624	2,604,342	1,604,583
FEDERATED LIFE INS CO	007	63258	132,852,270	41,727,253	5,368,197	77,428,742	59,663,079	534,115	113,234
FEDERATION LIFE INS OF AMERICA	000	56065	3,758,118	634,928	88,897	290,603	107,755	290,603	124,294
FIDELITY & GUARANTY LIFE INS CO	196	63274	260,026,809	49,495,238	12,206,954	53,024,104	28,850,755	812,040	242,542
FIDELITY BANKERS LIFE INS CO	440	63266	183,875,864	23,694,469	7,267,034	45,771,260	23,895,055	505,455	145,715
FIDELITY INTERSTATE LIFE INS CO	337	63282	12,259,572	2,403,252	1,196,402-	4,315,270	1,663,153	94,440	34,996
FIDELITY LIFE ASSOC.	108	63290	187,934,891	31,345,249	5,317,191	27,961,183	20,006,072	584,088	552,821
FIDELITY MUTUAL LIFE INS CO, THE	845	63304	969,025,071	47,823,564	1,261,874	140,593,662	52,761,718	383,099	110,984
FIDELITY SECURITY LIFE INS CO	000	71870	22,862,569	9,568,381	1,713,440	12,186,580	7,050,855	62,887	45,781
FIDELITY STANDARD LIFE INS CO	845	93246	6,209,104	6,147,800	152,621	11,085	3,000		
FIDELITY UNION LIFE INS CO	000	63320	636,657,161	97,823,095	18,177,658	100,593,965	51,445,481	1,660,730	578,450
FINANCIAL ASSURANCE INC	449	63339	26,563,347	1,820,423	115,690-	8,317,765	3,247,258	17,193	51,228
FIREMAN'S FUND AMERICAN LIFE INS CO	076	67962	424,931,351	69,629,277	5,328,418-	269,886,309	171,908,961	1,059,608	424,338
FIRST CATHOLIC SLOVAK LADIES ASSOC OF TH	000	56332	73,800,946	22,161,616	1,511,001	1,780,567	1,472,553	31,005	27,264
FIRST CATHOLIC SLOVAK UNION, USA	000	56340	46,390,795	6,789,260	721,316	1,918,704	1,696,894	11,658	23,185
FIRST COLONY LIFE INS CO	432	63401	433,101,690	29,567,518	6,320,615	131,400,984	37,139,544	2,320,180	924,034
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	360	64696	92,679,322	7,004,073	1,999,180	29,151,556	53,690,635	67,764	44,958
FIRST FEDERATED LIFE INS CO	515	63444	24,234,777	7,107,855	542,375	5,660,497	3,087,651	135,427	39,829
FIRST PENN-PACIFIC LIFE INS CO	020	67652	13,846,550	9,944,659	74,929	5,048,912	748,286	963	

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
FIRST UNITED LIFE INS CO	000	63541	34,381,196	2,145,918	408,345	6,203,549	5,910,748	1,069,435	584,999
FIRST VARIABLE LIFE INS CO	440	77984	112,874,235	7,773,382	824,626	34,900,143	11,785,271	2,039,147	858,854
FLORISTS' LIFE INS CO	349	71455	6,544,849	3,878,549	357,428	357,152	323,329	23,457	
FORD LIFE INS CO	018	63576	105,102,548	26,970,511	10,698,862	44,009,296	19,236,253	613,118	460,290
FOREMOST LIFE INS CO	238	71439	63,609,866	20,854,282	1,829,835	21,362,472	11,709,426	5,888-	29,847
FORT DEARBORN LIFE INS CO	400	71129	14,786,562	4,939,380	496,471	13,954,261	8,672,208	586	929
FRANKLIN LIFE INS CO, THE	746	63622	2,569,738,015	385,400,000	77,283,772	272,263,273	164,383,373	5,707,949	4,797,572
GARDEN STATE LIFE INS CO	134	63657	37,314,412	10,701,282	961,055	2,611,623	1,447,625	238	
GENERAL AMERICAN LIFE INS CO	858	63665	1,929,053,450	93,794,575	13,349,892	611,743,532	426,109,211	3,411,601	1,821,087
GENERAL FIDELITY LIFE INS CO	857	93521	41,833,036	26,220,776	3,473,844	6,126,740	3,724,964		
GENERAL LIFE INS CORP OF WIS	215	63703	67,151,786	6,219,888	1,287,192	19,372,568	8,044,115	7,533,557	5,035,747
GENERAL REASSURANCE CORP	080	82627	297,812,488	28,903,997	8,358,551	848,469,259	1,721,626,800		
GENERAL SERVICES LIFE INS CO	072	63762	25,437,014	4,533,974	121,100	23,890,270	1,346,344	19,226	1,786
GEORGETOWN LIFE INS CO	000	63789	20,275,261	1,656,662	333,614-	5,250,700	5,265,461	951,016	1,004,427
GEORGIA INTERNATIONAL LIFE INS CO	034	63797	194,659,355	20,107,631	4,920,291	64,231,342	46,445,481	49,529	6,582
GERBER LIFE INS CO	000	70939	17,781,155	7,779,703	432,722	5,816,752	2,053,837	36,566	3,686
GLOBE LIFE & ACCIDENT INS CO	421	91472	237,684,187	79,607,822	30,789,515	94,848,802	51,575,435	721,473	238,805
GLOBE LIFE INS CO	318	63894	299,945,913	18,152,824	4,400,769	51,313,837	15,758,516	4,624,250	584,562
GOVERNMENT EMPLOYEES LIFE INS CO	081	63940	240,303,468	53,854,406	13,524,188	36,031,396	20,876,048	59,092	50,799
GREAT AMERICAN LIFE INS CO	084	64009	531,596,088	42,954,957	380,146	159,686,686	76,237,785	3,574,043	673,090
GREAT AMERICAN RESERVE INS CO	268	64017	202,583,496	18,905,399	2,207,383	72,382,640	46,803,688	13,841	18,759
GREAT COMMONWEALTH LIFE INS CO	000	64041	147,795,674	9,200,000	2,486,822	18,677,938	14,700,940	8,292	1,214
GREAT-WEST LIFE ASSUR CO, THE	769	80705	2,115,708,986	22,923,023	11,872,495-	645,255,790	641,858,989	7,733,406	5,387,027
GREATER BENEFICIAL UNION OF PITTSBURGH	000	56685	33,039,537	3,392,338	499,496-	5,401,447	3,003,147	86,801	64,944
GUARANTEE RESERVE LIFE INS CO	000	64203	36,062,540	3,637,068	761,338	11,862,898	5,893,094	161,095	100,807
GUARANTEE TRUST LIFE INS CO	687	64211	100,409,919	15,745,717	767,012	56,258,946	29,171,290	1,668,250	914,116
GUARDIAN INS & ANNUITY CO INC, THE	429	78778	126,686,075	17,535,924	417,584	36,811,426	30,392,094	199,582	236,845
GUARDIAN LIFE INS CO OF AMERICA, THE	429	64246	2,054,354,493	128,745,245	9,777,808	396,102,990	297,945,075	2,359,105	2,166,460
GUARDSMAN LIFE INS CO	272	64254	92,880,073	16,195,729	192,950	30,679,889	14,115,983	1,879,540	789,339
GULF ATLANTIC LIFE INS CO	140	64262	41,361,961	5,818,976	12,591-	6,025,191	4,060,234	12,497	58,818
HARTFORD LIFE & ACCIDENT INS CO	091	70815	454,105,433	123,397,684	9,598,624	404,978,077	300,095,080	832,072	630,444
HARTFORD LIFE INS CO	091	64335	911,183,427	53,783,707	9,552,778	122,852,607	57,704,964	1,453,916	1,556,640
HARTFORD VARIABLE ANNUITY LIFE INS CO	091	86630	397,294,319	6,411,160	2,281,339-	23,480,209-	7,684,336	3,285	880,931
HAWKEYE NATIONAL LIFE INS CO	000	64351	13,938,020	1,450,853	237,638-	4,196,509	1,784,276	148,939	4,579
HEALTH SERVICE INC	830	80985	48,470,306	18,133,128	3,146,188-	16,658,036	13,064,788	40,998	28,971
HERITAGE LIFE INS CO	688	64394	30,641,329	10,284,020	845,742	25,532,317	6,386,515	64,069	11,559
HOLIDAY LIFE INS CO	317	61506	22,917,196	5,274,630	439,205	8,213,633	1,525,627		
HOME LIFE INS CO	000	64440	1,992,716,269	157,993,432	20,524,562	303,273,542	136,977,162	833,036	555,613
HOMECO LIFE INS CO INC	096	64491	6,756,456	2,455,029	234,227	1,390,293	320,612	758,019	217,347
HORACE MANN LIFE INS CO	102	64513	592,306,788	44,221,132	8,049,596	144,517,817	103,836,072	1,339,660	828,424

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
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IDS LIFE INS CO	413	65005	2,063,810,021	81,427,887	16,877,664	307,124,564	46,463,107	20,331,034	10,833,533
ILLINOIS LIFE ASSURANCE CO	131	64572	7,361,438	1,640,572	184,706	1,067,059	374,105	56,566	42,011
ILLINOIS MUTUAL LIFE & CASUALTY CO	000	64580	120,188,635	14,762,775	874,398-	49,995,196	34,265,126	3,546,190	1,696,818
INA LIFE INS CO	102	67415	817,949,378	50,571,355	3,839,577	116,236,257	48,615,045	376,482	26,491
INDEPENDENCE LIFE & ACCIDENT INS CO	353	64602	41,317,207	14,207,029	1,244,629	8,815,186	3,697,444	168,939	57,669
INDEPENDENT LIBERTY LIFE INS CO	000	64629	31,285,256	579,299	1,554,578-	28,318,957	32,430,487	254,454	133,595
INDEPENDENT ORDER OF FORESTERS, THE	763	58068	1,142,461,283	153,939,164	31,322,024	174,528,156	63,344,362	2,066,027	190,861
INDEPENDENT ORDER OF VIKINGS	000	57509	2,842,502	683,276	38,990-	217,303	86,255	1,505	1,320
INDIANAPOLIS LIFE INS CO	000	64645	641,830,548	59,889,055	8,590,541	98,650,033	42,865,892	4,498,140	1,978,844
INDIVIDUAL ASSURANCE CO, LIFE, HEALTH &	000	81779	12,043,336	5,088,527	233,587	17,839,876	8,887,949		
INDUSTRIAL CASUALTY INSURANCE CO	571	64653	22,902,699	10,004,026	768,462	1,790,900	833,077		
INDUSTRIAL LIFE INS CO	160	64688	33,678,551	6,105,448	1,073,177	8,707,989	4,500,080	1,528	1,994
INSURAMERICA CORP.	769	68322	42,568,362	20,736,287	409,676	32,762,455	49,869,767		
INTEGRITY LIFE INS CO	029	82597	7,087,473	1,055,220	269,105-	1,933,430	996,638	1,686,975	906,246
INTER-OCEAN INS CO	244	64793	138,617,988	24,997,207	7,654,359	72,804,180	39,427,116	883,796	686,223
INTER-STATE ASSUR CO, A	000	64807	54,260,266	3,249,664	260,689-	19,704,902	7,115,902	2,372,869	1,145,943
INTERNATIONAL FINANCIAL SERVICES LIFE IN	455	64084	3,490,932	1,500,000	316,922	1,389,478	1,155,313	20,457	11,715
INTERNATIONAL GENERAL INS CORP	469	71013	107,242,169	2,777,497	748,475	639,809	682,365	2,681,785-	4,457,552
INVESTORS GUARANTY LIFE INS CO	069	64890	37,244,070	8,712,740	1,503,191	9,318,530	3,454,012	215,466	9,021
INVESTORS LIFE INS CO OF NE	431	86975	40,647,604	6,678,863	1,708,217	10,110,890	7,743,094	62,453	50,083
INVESTORS LIFE INS CO OF NORTH AMERICA	102	63487	691,364,587	[illegible]414,310	4,562,521-	149,514,369	213,588,288	2,868,550	3,912,736
ITT LIFE INS CORP	091	71153	241,540,278	8[illegible],653,249	2,191,199-	50,305,015	12,880,361	18,113,200	7,961,490
ITT LYNDON LIFE INSURANCE CO	355	88080	34,965,535	[illegible]332,682	1,996,677	15,240,907		2,178,489	4,024
J C PENNEY LIFE INS CO	268	65021	158,888,956	66,701,084	7,327,028	67,884,097	24,252,763	976,624	263,156
JACKSON NATIONAL LIFE INS CO	000	65056	201,278,338	10,499,407	6,004,117	83,494,958	19,718,638	2,324	
JEFFERSON NATIONAL LIFE INS CO	000	65064	217,517,486	21,492,195	3,106,306	32,972,174	30,737,313	179,901	442,121
JOHN ALDEN LIFE INS CO	285	65080	485,437,743	35,439,999	4,764,961	86,328,056	50,134,932	2,104,721	1,199,667
JOHN HANCOCK MUTUAL LIFE INS CO	356	65099	19,936,797,865	904,135,525	119,545,892	2,425,566,910	1,553,840,672	64,001,050	51,265,849
JOHN HANCOCK VARIABLE LIFE INSURANCE CO	356	90204	29,096,697	22,058,444	11,596,778-	10,051,509	151,453	37,199	
KANSAS CITY LIFE INS CO	588	65129	902,838,128	69,938,626	14,806,774	96,371,014	59,760,093	603,687	633,029
KEMPER INVESTORS LIFE INS CO	108	90557	1,303,143,905	18,730,237	15,656,290-	748,823,818	122,243,771	1,113	
KENTUCKY CENTRAL LIFE INS CO	357	65188	380,520,942	46,913,264	1,047,254	76,490,532	39,409,994	19,827	1,655
KEYSTONE PROVIDENT LIFE INS CO	189	65234	211,371,868	10,445,036	3,395,405-	122,580,063	5,941,717	398,614	40,321
KNIGHTS OF COLUMBUS	000	58033	1,049,870,443	151,611,929	12,605,778	117,270,370	47,051,961		
LABOR ZIONIST ALLIANCE, CEASE AND DESIST	000	57266	5,395,532	319,856-	112,950-	597,609	398,756	3,025	1,118
LAFAYETTE LIFE INS CO	000	65242	227,009,276	18,251,329	12,404	45,285,034	21,703,345	1,081,886	399,617
LAKELAND ASSURANCE CO,INC	000	74969	14,603,199	6,371,816	578,543	6,504,864	2,983,654		
LIBERTY LIFE ASSUR CO OF BOSTON	111	65315	179,351,258	26,444,471	2,780,098	60,445,433	21,317,762	3,333,487	2,630,975
LIBERTY LIFE INS CO	737	65323	527,641,900	57,040,115	13,843,628	131,883,955	80,888,761	6,415	11,956
LIFE INS CO OF NORTH AMERICA	102	65498	874,217,997	203,774,575	23,024,195	429,213,950	287,545,358	4,239,085	11,231,487

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
LIFE INSURANCE CO OF ILLINOIS	599	75078	22,666,794	7,903,934	1,598,790	11,498,457	1,862,982	3,189	
LIFE INSURANCE CO OF THE SOUTHWEST	000	65528	151,570,694	18,818,779	5,144,705	102,472,737	67,916,853	54,605	202,771
LIFE INSURANCE CO OF VIRGINIA, THE	369	65536	1,542,039,889	195,678,134	36,914,097	175,903,460	166,633,783	33,194	
LIFE INVESTORS INS CO OF AMERICA	468	64130	441,691,610	49,865,805	3,174,341	169,265,492	52,719,240	2,843,554	2,005,758
LIFE OF MID-AMERICA INS CO	722	65552	15,477,126	2,714,384	1,352,894-	2,575,525	3,353,535	288,375	446,735
LINCOLN BENEFIT LIFE CO	289	65595	63,296,967	3,177,790	609,756	16,044,157	7,365,049	41,072	20,719
LINCOLN LIBERTY LIFE INS CO	498	65625	256,805,504	26,729,985	5,577,004	41,924,957	23,449,869	1,919,147	304,876
LINCOLN MUTUAL LIFE & CASUALTY INS CO	000	65641	15,986,881	1,776,811	245,960	1,633,949	936,931	12,209	10,359
LINCOLN NATIONAL LIFE INS CO, THE	020	65676	5,038,853,010	270,922,999	42,665,201	1,194,854,463	1,042,395,559	10,624,080	10,367,396
LINCOLN NATIONAL PENSION INS CO	020	88552	612,740,321	77,742,733	9,659,755	623,351,806	574,618,743		
LITHUANIAN CATHOLIC ALLIANCE	000	56731	2,517,169	904,587	5,730-	66,914	125,085	33	1,500
LONE STAR LIFE INS CO	000	65692	147,399,283	30,172,241	4,924,012	50,610,629	24,488,207	561,155	259,677
LOYAL AMERICAN LIFE INS CO	000	65722	64,581,980	9,943,468	2,372,109	21,817,770	9,991,654	183,690	155,787
LOYAL CHRISTIAN BENEFIT ASSOC	000	56758	35,752,499	9,070,175	347,263	1,818,757	1,745,942		
LOYALTY LIFE INS CO	048	90328	76,930,048	21,090,828	2,106,604	23,396,382	13,853,000	255,940	186,658
LUTHERAN BROTHERHOOD	000	57126	1,930,701,657	150,088,488	17,779,164	307,750,782	111,751,402	26,223,318	14,081,345
LUTHERAN MUTUAL LIFE INS CO	840	65749	742,658,390	42,785,643	3,684,951	63,511,177	32,965,202	6,790,975	2,931,365
LYNDON INS CO	355	39365	125,323,218	69,911,874	21,917,832	70,573,698	21,828,367	1,932,979	19,400
MACCABEES MUTUAL LIFE INS CO	000	65765	451,577,518	14,034,996	2,244,897	138,041,624	67,695,420	1,416,759	887,505
MADISON NATIONAL LIFE INS CO, INC	000	65781	26,572,959	2,527,869	80,085	4,950,970	1,803,158	2,312,128	894,015
MAINE FIDELITY LIFE INS CO	311	65838	14,337,418	3,423,004	869,034-	5,317,948	3,674,441	238	
MAMMOTH LIFE & ACCIDENT INS CO	000	65854	27,767,050	2,715,973	15,817-	4,799,060	2,198,510	93,727	47,113
MANHATTAN LIFE INS CO, THE	804	65870	605,998,863	26,182,626	2,036,962	129,252,373	85,548,532	1,655,540	1,287,956
MANHATTEN NATIONAL LIFE INS CO	804	67083	41,453,902	4,780,040	580,746	7,432,391	4,883,232	181,562	182,995
MANUFACTURERS LIFE INS CO, THE	000	80616	2,238,099,541	65,987,825		521,345,530	213,339,655	10,450,573	4,162,588
MASSACHUSETTS CASUALTY INS CO	452	80896	58,706,290	16,812,222	3,203,398	16,377,439	6,666,806	377,723	96,724
MASSACHUSETTS GENERAL LIFE INS CO	529	65900	108,419,796	20,388,882	1,389,504-	19,846,096	12,053,258	560,193	141,425
MASSACHUSETTS INDEMNITY &LIFE INS CO	483	65919	200,965,520	29,617,378	4,476,451	140,751,361	44,876,282	1,027,374	836,410
MASSACHUSETTS MUTUAL LIFE INS CO	435	65935	10,022,231,040	559,219,437	77,532,051	1,224,967,715	433,094,480	19,808,851	9,786,188
MBL LIFE ASSURANCE CORP.	822	69728	18,966,253	4,735,760	828,796-	10,158,980	347,601	873	
MEDICO LIFE INS CO	364	71471	9,133,346	3,946,847	339,665	5,117,787	2,534,827	372,754	180,228
MERCANTILE & GENERAL REINSURANCE CO, THE	172	84565	59,098,239	6,844,592	16,788,482-	28,619,090	16,594,407		
MERIT LIFE INSURANCE CO	211	65951	69,045,652	34,095,505	11,985,563	107,740,411	76,939,687	69,054	50,000
METROPOLITAN INS AND ANNUITY CO	241	86428	557,949,675	33,732,612	5,769,294	190,044,018	124,368,820	1,068,514	
METROPOLITAN LIFE INS CO	241	65978	51,757,844,543	2,354,305,213	371,426,299	5,122,981,201	3,789,949,509	64,896,780	72,171,050
MGIC LIFE INS CORP	010	71528	49,110,724	6,912,946	723,578-	11,346,037	8,069,387	436,242-	1,187,904
MIC LIFE INS CORP	079	85561	46,886,956	7,212,594	1,790,077	35,006,566	17,192,890	47,471	5,127
MICHIGAN LIFE INS CO	140	65986	77,645,344	18,593,333	726,749	21,419,178	17,891,036	8,396	3,833
MID-STATES LIFE INS CO OF AMERICA	218	66052	29,527,840	13,737,696	3,353,011	22,070,113	18,030,271		
MIDAMERICA MUTUAL LIFE INS CO	000	66028	21,055,607	4,872,539	535,268	11,204,939	7,512,981	2,668,281	1,296,228

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
MIDLAND NATIONAL LIFE INS CO	431	66044	226,812,352	28,700,581	3,929,073	52,371,300	23,519,542	564,542	95,925
MIDWESTERN NATIONAL INS CORP	000	31755	10,834,055	225,927	480,737-	2,891,148	2,110,601	4,186,344	3,188,240
MIDWESTERN UNITED LIFE INS CO	229	66109	209,109,854	34,108,626	4,885,953	12,455,747	16,185,735	65,962	30,901
MILWAUKEE LIFE INS CO	286	66125	18,846,908	3,932,116	458,952	3,133,794	850,716	1,528,505	389,538
MINISTERS LIFE--A MUTUAL LIFE INS CO	000	66133	115,035,653	10,394,807	1,763,306	23,718,354	12,911,320	520,724	235,796
MINNESOTA MUTUAL LIFE INS CO THE	869	66168	1,933,112,485	143,448,092	18,992,298	386,692,560	204,507,384	19,126,044	13,340,950
MINNESOTA PROTECTIVE LIFE INS CO	000	66184	28,278,401	3,713,626	1,234,611-	9,704,137	4,861,932	880,898	513,951
MML PENSION INSURANCE CO	435	80314	10,432,677	2,703,279	1,913,177-	5,138,352	117,825	23,351	248
MODERN WOODMEN OF AMERICA	000	57541	585,648,736	78,385,944	5,195,427	66,030,088	30,619,796	5,349,865	2,068,921
MONARCH LIFE INS CO	440	66265	554,450,333	99,296,128	12,684,787	91,671,628	68,416,127	2,993,837	1,675,882
MONTGOMERY WARD LIFE INS CO	414	66273	150,044,689	52,864,347	3,914,975	95,907,800	51,472,339	1,142,879	626,141
MONTREAL LIFE INS CO	000	91510	3,158,782	3,073,486		1,350			
MONUMENTAL LIFE INS CO	558	66281	601,928,143	66,393,063	8,735,979	81,812,180	48,335,499	916,019	146,892
MUTUAL BENEFIT LIFE INS CO THE	822	66362	6,619,043,719	203,364,908	39,924,165	1,158,830,201	439,403,209	9,248,165	6,677,640
MUTUAL LIFE INS CO OF NEW YORK THE	395	66370	8,388,961,415	441,499,188	14,919,587	785,245,106	438,375,458	12,444,922	9,993,754
MUTUAL OF OMAHA INS CO	261	71412	1,523,453,104	395,977,711	8,268,955	1,360,138,729	1,033,627,234	15,196,734	9,292,681
MUTUAL PROTECTIVE INS CO	364	31119	28,409,892	8,525,693	9,501	28,171,494	15,568,087	524,922	273,795
MUTUAL SECURITY LIFE INS CO	000	66400	234,494,078	13,442,919	447,792	55,105,922	33,404,241	147,801	167,016
MUTUAL SERVICE LIFE INS CO	227	66419	244,745,971	13,724,723	2,533,052	43,630,968	20,690,968	12,024,784	7,678,268
MUTUAL TRUST LIFE INS CO	000	66427	385,437,170	30,212,255	4,129,014	27,054,527	24,547,544	2,901,048	2,739,481
NATIONAL BENEFIT LIFE INS CO	000	61409	192,656,379	6,755,503	7,597,092-	45,809,462	105,747,618	456,906	299,623
NATIONAL CATHOLIC SOCIETY OF FORESTERS	000	57568	53,323,659	11,513,711	724,586	2,032,371	1,564,326	640,591	442,181
NATIONAL FARMERS UNION LIFE INS CO	139	66540	93,533,466	12,372,415	2,350,148	28,809,359	16,089,083	2,415,107	1,368,656
NATIONAL FIDELITY LIFE INS CO	327	66559	277,379,972	23,778,013	8,816-	59,332,414	33,321,880	1,018,434	297,470
NATIONAL FRATERNAL SOCIETY OF THE DEAF	000	57576	8,155,833	998,672	120,450	551,489	408,170	10,868	1,553
NATIONAL GUARDIAN LIFE INS CO	000	66583	229,855,519	17,475,589	2,773,325	26,264,389	18,607,676	13,912,023	8,915,784
NATIONAL HEALTH & WELFARE MUTUAL LIFE I	000	88668	1,272,437,543	49,526,856	669,881	163,268,034	58,114,250	500,425	804,853
NATIONAL HERITAGE INS CO	000	86916	182,880,252	14,498,616	6,973,506	435,931,641	413,318,801		
NATIONAL HOME LIFE ASSUR CO	024	66605	360,110,850	37,599,704	10,340,459-	298,024,982	114,476,566	2,260,968	1,726,467
NATIONAL INVESTORS LIFE INSURANCE CO, TH	139	66648	413,380,862	86,308,171	78,171,379	85,924,743	27,217,431	31,468	52,163
NATIONAL LIFE AND ACCIDENT INS CO, THE	272	66672	3,021,702,522	470,008,398	87,913,336	379,080,610	214,193,433	85,626	102,196
NATIONAL LIFE INS CO	865	66680	2,576,085,470	167,427,137	6,307,025	204,635,191	95,598,928	2,268,357	1,460,164
NATIONAL MUTUAL BENEFIT	000	56073	59,730,036	8,360,031	401,516	3,898,918	3,211,136	2,616,509	1,547,578
NATIONAL SLOVAK SOCIETY OF THE USA	000	56782	11,264,694	1,638,952	21,011	449,350	546,162	6,830	8,729
NATIONAL STATES INS CO	000	60593	13,081,321	6,260,817	784,665	9,893,806	2,513,775	638,755	171,699
NATIONAL TRAVELERS LIFE CO	000	66826	148,566,028	12,540,490	1,954,918	29,882,576	15,522,656	1,331,876	816,711
NATIONAL WESTERN LIFE INS CO	389	66850	270,444,674	32,938,627	3,990,008	86,008,330	26,641,488	438,008	597,878
NATIONAL-BEN FRANKLIN LIFE INS CORP	048	66508	167,913,590	36,502,174	6,158,427	20,944,275	25,550,538	238,061	541,155
NATIONWIDE LIFE INS CO	140	66869	2,766,056,768	129,712,906	7,897,560	610,307,651	250,442,073	184,984	5,836,804
NEW ENGLAND GENERAL LIFE INS CO	396	81264	108,774,520	9,546,349	1,441,622	35,369,882	11,292,550		

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
NEW ENGLAND MUTUAL LIFE INS CO	396	66893	7,273,819,449	430,283,589	35,234,936	1,101,205,098	613,906,284	8,382,868	5,490,352
NEW ENGLAND NATIONAL LIFE INS CO	396	91618	6,473,806	6,374,422					
NEW ENGLAND PENSION & ANNUITY CO	396	91026	5,498,887	5,347,349	357,549	60,909	4,567		
NEW JERSEY LIFE INS CO	000	66907	41,808,529	4,919,333	1,952,926	8,934,842	4,903,238	625,938	292,027
NEW YORK LIFE INS CO	826	66915	21,119,316,399	1,233,273,012	193,900,732	2,637,020,476	1,143,522,615	49,107,389	28,390,915
NEW YORK LIFE INSURANCE & ANNUITY CORP	826	91596	200,549,057	10,244,771	592,731	119,531,750	80,352,882	427,561	
NN INVESTORS LIFE INS CO INC	468	86231	108,892,917	17,222,472	723,426	77,630,922	32,391,101	674,506	247,965
NN PROVIDENCE LIFE INS CO	000	68152	21,413,590	8,417,716	1,278,903	3,055,154	2,566,842	258,962	82,934
NORTH AMERICAN BENEFIT ASSOC	000	56170	91,204,611	19,236,093	2,112,641	5,582,933	5,157,608	77,372	98,007
NORTH AMERICAN CO FOR LIFE AND HEALTH IN	042	66974	430,096,911	105,806,306	31,409,431	91,459,223	66,531,015	1,909,057	892,282
NORTH AMERICAN EQUITABLE LIFE ASSUR CO	463	66982	17,723,389	1,534,781	59,514-	4,231,191	2,471,619	156,892	48,989
NORTH AMERICAN LIFE AND CASUALTY CO	761	90611	459,008,484	38,940,401	5,132,035	156,314,609	90,931,789	7,277,712	2,801,305
NORTH AMERICAN LIFE ASSUR CO	000	80756	318,666,294	8,930,499	9,842,430-	64,072,703	34,565,736	285,720	130,114
NORTH CENTRAL LIFE INS CO	859	67040	84,162,988	5,277,591	4,045,962-	47,585,107	18,601,016	7,390,462	2,787,458
NORTHBROOK LIFE INSURANCE COMPANY	008	88528	5,592,561	5,471,430	222,729	67,532			
NORTHERN FRATERNAL LIFE INS	000	56081	1,928,313	386,979	23,165-	87,717	84,103	86,458	72,874
NORTHERN LIFE INS CO	534	87734	346,297,819	45,866,328	7,707,770	85,462,290	19,676,325	3,677,017	25,049
NORTHWESTERN MUTUAL LIFE INS CO THE	000	67091	12,154,317,799	727,550,941	101,549,948	1,244,435,711	248,507,705	83,690,288	52,554,357
NORTHWESTERN NATIONAL LIFE INS CO	534	67105	1,714,446,294	156,215,335	22,458,376	343,255,076	304,667,953	6,975,906	5,104,814
NORTHWESTERN RETIREMENT INS & ANNUITY CO	860	93602	3,365,893	3,251,950	8,660	100,000		100,000	
NWNL REINSURANCE CO	000	70890	10,637,711	3,853,005	591,321	8,630,642	2,994,343	59,984	46,156
OCCIDENTAL LIFE INS CO OF NC	225	67148	158,115,064	13,362,458	1,640,384	22,571,343	11,713,015	486,249	203,653
OHIO LIFE INS CO THE	148	67164	48,049,512	15,214,659	1,560,581	9,625,414	4,700,533	138,790	46,096
OLD AMERICAN INS CO	448	67199	107,020,941	21,939,503	1,140,319	37,637,715	19,256,391	493,872	223,463
OLD EQUITY MUTUAL LIFE INS CO	000	67210	14,565,771	1,791,077	1,267,231-	23,379,463	5,814,572		
OLD LINE LIFE INS CO OF AMERICA THE	498	67245	289,097,555	56,180,042	11,308,517	78,555,696	27,160,010	17,499,878	9,666,997
OLD REPUBLIC LIFE INS CO	150	67261	168,612,315	29,830,554	3,506,701	25,418,718	40,275,514	1,806,118	1,615,881
OMAHA FINANCIAL LIFE INS CO	261	72052	29,453,555	6,670,329	4,219,324-	26,938,744	8,418,002	2,223,065	945,382
ORDER OF UNITED COMMERCIAL TRAVELERS OF	000	56383	17,547,434	10,096,348	1,154,010	3,574,113	5,757,141	544,221	317,126
PACIFIC FIDELITY LIFE INS CO	468	67423	195,196,194	12,829,373	595,763	24,355,128	3,736,106	12,882	
PACIFIC MUTUAL LIFE INS CO	709	67466	2,984,715,354	155,825,931	24,991,542	685,602,668	632,416,210	2,340,687	2,140,032
PAN-WESTERN LIFE INS CO	084	67547	24,226,224	3,484,500	1,203,307	4,241,755	3,463,910	219,857	207,505
PATRIOT GENERAL LIFE INSURANCE CO	169	71692	17,914,706	7,022,238	761,171	2,558,191	698,005		
PAUL REVERE LIFE INS CO THE	165	67598	814,841,333	55,545,004	25,330,337	199,566,539	103,715,828	3,167,974	1,426,158
PAUL REVERE PROTECTIVE LIFE INS CO THE	165	81051	41,625,973	7,906,049	2,740,194-	26,982,798	2,565,337	56,678	
PAUL REVERE VARIABLE ANNUITY INS CO THE	165	67601	331,184,799	3,573,935	37,391,104-	157,516,013	37,828,876	21,636	359,452
PENINSULAR LIFE INS CO	225	67636	202,799,915	11,695,564	12,129,164	43,596,400	18,221,857	411	
PENN DIVERSIFIED INS & ANNUITY CO	850	69337	17,924,487	11,016,134	2,940-	6,379,214	71,456	501	
PENN INSURANCE & ANNUITY COMPANY	850	93262	11,273,048	10,922,209	53,437-				
PENN MUTUAL LIFE INS CO THE	850	67644	3,963,401,761	201,127,368	27,825,601	398,408,163	323,377,864	9,275,345	8,065,130

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				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
PENNSYLVANIA LIFE INS CO	483	67660	322,634,650	38,078,101	3,918,922	107,538,823	52,241,167	4,244,208	1,762,014
PERSONAL LIFE INS CO	625	67741	36,064,899	7,108,279	392,860	1,163,684	1,471,706		
PHF LIFE INS CO	095	84808	91,345,817	11,315,015	3,677,281	43,735,573	28,879,624	1,537,241	709,732
PHILADELPHIA LIFE INS CO	820	67784	872,865,474	43,136,552	5,142,376-	223,206,388	145,393,970	2,528,661	2,588,243
PHOENIX LIFE INS CO	403	80926	20,962,393	4,294,879	244,458-	2,343,645	1,284,273		12,936
PHOENIX MUTUAL LIFE INS CO	403	67814	3,352,371,984	155,319,394	4,275,560-	617,779,230	381,070,163	4,145,454	3,150,593
PHYSICIANS LIFE INS CO	367	72125	24,896,819	6,828,748	1,260,894	12,716,832	2,476,457	385,677	68,688
PHYSICIANS MUTUAL INS CO	367	80578	139,592,111	50,015,950	4,210,908	123,150,969	78,872,184	4,105,928	2,391,200
PIONEER SECURITY LIFE INS CO	011	67946	4,728,702	3,356,124	360,188	8,582,620	8,301,379		
POLISH FALCONS OF AMERICA	000	56820	11,780,141	4,268,002	162,370	533,488	486,780	533,488	485,230
POLISH NATIONAL ALLIANCE OF THE US OF NA	000	57622	171,524,033	15,466,265	1,504,585	7,957,136	10,147,013	205,550	162,263
POLISH ROMAN CATHOLIC UNION OF AMERICA	000	57630	57,202,681	6,952,204	1,216,227	2,676,734	3,062,847	49,769	59,675
POLISH WOMEN'S ALLIANCE OF AMERICA	000	57649	33,965,826	6,278,142	234,376	1,401,393	1,600,806	58,000	55,758
PRAIRIE STATES LIFE INS CO	453	67989	48,940,717	4,719,290	1,022,375	8,871,292	2,620,294	4,874	3,373
PREFERRED RISK LIFE INS CO	303	68004	63,104,611	19,412,382	4,241,760	13,822,413	5,658,630	127,528	80,883
PRESBYTERIAN MINISTERS' FUND	864	68012	243,611,462	21,998,774	3,533,793	19,500,976	8,935,125	250,688	79,751
PROGRESSIVE AMERICAN LIFE INS CO	155	71161	11,616,689	4,754,235	662,165	3,536,093	1,173,631		
PROPRIETORS LIFE ASSUR CO	444	75914	5,822,440	2,644,411	28,952	11,631,179	8,513,228	24,780	20,632
PROTECTIVE LIFE INSURANCE CO	458	68136	417,430,130	43,177,445	8,032,579	117,958,667	92,359,867	777,783	565,841
PROVIDENT ALLIANCE LIFE INS CO	165	68160	243,107,450	95,256,236	6,589,429	69,838,941	39,630,363	85,760	123,626
PROVIDENT LIFE AND ACCIDENT INS CO	565	68195	1,951,239,590	228,627,525	50,803,114	801,685,693	557,416,804	5,862,456	3,417,916
PROVIDENT MUTUAL LIFE INS CO OF PA	862	68225	2,027,530,784	130,127,226	17,462,184	196,927,409	129,682,788	2,346,132	1,733,088
PROVIDENT NATIONAL ASSUR CO	565	70866	202,381,851	22,002,634	1,454,909	72,455,141	11,936,004		22,216
PRUDENTIAL INS CO OF AMERICA, THE	304	68241	62,498,540,371	2,413,958,505	34,100,287	9,935,180,175	5,330,669,055	131,245,973	103,420,848
PUBLIC SERVICE LIFE INSURANCE COMPANY	164	86495	31,535,294	13,707,662	4,897,554	26,281,614	13,573,692		
PURITAN LIFE INS CO	350	68276	180,145,492	52,777,439	11,678,165	350,439,871	154,697,615	903,055	179,863
PYRAMID LIFE INS CO, THE	215	68284	57,955,611	19,609,585	1,374,622	23,558,787	11,763,436	66,732	32,079
RELIABLE LIFE INS CO, THE	520	68357	212,826,786	38,763,746	8,901,080	41,879,856	17,702,785	224,266	57,991
RELIANCE STANDARD LIFE INS CO	000	68381	446,867,556	33,744,781	2,282,106-	143,662,927	42,262,976	10,407,520	1,234,948
REPUBLIC NATIONAL LIFE GROUP INS CO	087	85286	661,043,214	49,584,626	2,024,121	302,510,322	258,489,123	1,254,044	1,134,823
REPUBLIC-VANGUARD LIFE INS CO	160	68446	33,362,816	16,719,541	774,882	19,592,199	2,615,461	123,131	31,407
RESERVE LIFE INS CO	431	68454	311,154,795	97,083,665	4,153,854-	100,183,717	53,997,165	1,312,014	536,121
ROCKFORD LIFE INS CO	290	68519	110,740,469	36,755,334	2,355,485	13,357,701	6,794,752	405,427	235,587
ROYAL ARCANUM-SUPREME COUNCIL	000	58181	30,491,538	9,394,938	282,107	1,644,041	1,350,594	9,240	9,422
ROYAL LIFE INS CO OF AMERICA	162	80586	26,744,359	15,686,169	2,797,670-	3,770,418	538,689	272,707	252,531
ROYAL NEIGHBORS OF AMERICA	000	57657	284,816,640	65,356,515	5,664,557	10,715,312	10,109,049	675,265	722,474
RURAL SECURITY LIFE INS CO	320	68578	114,626,498	11,390,502	1,217,283-	40,200,253	30,009,736	35,064,012	25,632,851
RUSHMORE MUTUAL LIFE INS CO	336	68586	51,291,127	5,081,232	637,936	6,256,096	4,576,280	30,388	24,250
SAFECO LIFE INS CO	163	68608	472,299,600	28,291,900	1,258,025-	215,128,090	107,810,137	8,854,439	4,692,081
SAFECO NATIONAL LIFE INS CO	163	90581	5,201,964	4,464,508	338,186-	834,559	52,009	10,235	

VI - DIRECTORY OF LICENSED INSURERS

DIRECTORY OF LICENSED INSURANCE COMPANIES

This directory includes all companies, fraternal benefit societies, associations, and town mutuals licensed or otherwise authorized to transact the business of insurance in this state on May 1, 1982.

Codes used to designate the domicile and kind of company are as follows:

AM — Mutual Company of a Foreign Country
AS — Stock Company of a Foreign Country
AX — Fraternal Benefit Society of A Foreign Country
FC — Motor Club of Another State
FG — Gift Annuity of Another State
FM — Mutual Company of Another State
FN — Accident and Health Association of Another State
FR — Reciprocal Exchange of Another State
FS — Stock Company of Another State
FW — Warranty Plan of Another State
FX — Fraternal Benefit Society of Another State
WG — Wisconsin Gift Annuity
WM — Mutual Company of Wisconsin
WN — Wisconsin Non-Profit Cooperative Sickness Care Plans, Wisconsin Non-Profit Voluntary School Accident Benefit Plans, and Wisconsin Non-Profit Service Plans, including prepaid hospital (Blue Cross), prepaid surgical-medical (Blue Shield), prepaid vision, prepaid prescription, and prepaid dental plans.
WS — Stock Company of Wisconsin
WT — Town Mutual of Wisconsin
WW — Wisconsin Warranty Plan
WX — Fraternal Benefit Society of Wisconsin

NOTE: Some NAIC Group and Company Numbers may differ from those on Tables F and G due to mergers or other corporate transactions. This directory is the most current of the two.

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
A M LIFE INS CO. 015-60003	MA FS	WAKEFIELD MA 01880 (617) 245-6000	1964	1966
AAA LIFE INS CO. 000-71854	DC FS	8111 GATEHOUSE RD RM 410 FALLS CHURCH VA 22042 (703) 222-6536	1969	1971
ACACIA MUTUAL LIFE INS CO. 437-60038	DC FM	51 LOUISIANA AVE N W WASHINGTON DC 20001 (202) 628-4506	1869	1922
ACACIA NATIONAL LIFE INS CO. 437-85685	VA FS	51 LOUISIANA AVE WASHINGTON DC 20001 (202) 628-4506	1974	1975
AETNA CASUALTY & SURETY CO OF AMERICA. 001-31194	CT FS	151 FARMINGTON AVE HARTFORD CT 06156 (203) 273-2183	1974	1975
AETNA CASUALTY & SURETY CO OF ILL. 001-19046	IL FS	230 W MONROE ST CHICAGO IL 60606	1971	1974
AETNA CASUALTY & SURETY CO, THE. 001-19038	CT FS	151 FARMINGTON AVE HARTFORD CT 06156 (203) 273-7894	1964	1964
AETNA FIRE UNDERWRITERS INS CO 046-20702	CT FS	55 ELM ST HARTFORD CT 06115 (203) 525-3451	1941	1967
AETNA INSURANCE CO 046-20699	CT FS	55 ELM ST HARTFORD CT 06115 (203) 525-3451 ATTN: MARIAN CLIFFORD DIRECTOR, CUSTOMER RELATIONS	1819	1851
AETNA LIFE INS AND ANNUITY CO. 001-86509	CT FS	151 FARMINGTON AVE HARTFORD CT 06156 (203) 273-2183	1976	1976
AETNA LIFE INS CO OF ILL 001-78700	IL FS	230 W MONROE ST CHICAGO IL 60606 (312) 630-3846	1971	1972
AETNA LIFE INSURANCE CO. 001-60054	CT FS	151 FARMINGTON AVE HARTFORD CT 06156 (203) 273-0123	1853	1858
AFFILIATED FM INS CO 065-10014	RI FS	PO BOX 7500 JOHNSTON RI 02919 (401) 275-3000	1949	1950
AGRICULTURAL INS CO. 084-26344	SD FS	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1905	1954
AID ASSOCIATION FOR LUTHERANS. 000-56014	WI WX	4321 N BALLARD RD APPLETON WI 54919 (414) 734-5721	1902	1902
AID INS CO (MUTUAL). 003-19097	IA FM	PO BOX 974 DES MOINES IA 50304 (515) 280-4375	1929	1951
AIG LIFE INSURANCE CO. 012-66842	PA FS	PO BOX 667 WILMINGTON DE 19899 (302) 428-3800	1962	1979
AIU INS CO 012-19399	NY FS	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1851	1915
ALBANY INS CO. 390-19917	NY FS	59 JOHN ST NEW YORK NY 10038 (212) 233-0560	1811	1922
ALBION MUTUAL INSURANCE CO 000-96008	WI WT	PO BOX 88 EDGERTON WI 53534 (608) 884-6914 ATTN: ROBERT L. GILBERT, SEC	1879	1879
ALDEN & BLACK BROOK MUTUAL INS CO. 000-96016	WI WT	109 MAPLE ST AMERY WI 54001 (715) 268-7194 ATTN: AUDREY DETAR SEC/TREAS	1887	1887
ALEXANDER HAMILTON LIFE INS CO OF AMERICA. . . . 352-88358	MI FS	PO BOX 1776 FARMINGTON HILL MI 48018 (313) 553-2000	1977	1978
ALL AMERICA INS CO 036-20222	OH FS	800 S WASHINGTON ST VAN WERT OH 45891 (419) 238-1010	1961	1974
ALL AMERICAN LIFE INS CO 498-60097	IL FS	O'HARE PLAZA 8501 W HIGGINS D CHICAGO IL 60631 (312) 399-6500	1950	1957
ALL NATION INS CO. 000-10049	MN FS	PO BOX 43697 ST PAUL MN 55164 (612) 551-5765	1961	1979
ALLEGHENY MUTUAL CASUALTY CO. 000-13285	PA FM	485 CHESTNUT ST MEADVILLE PA 16335 (814) 336-2521	1936	1956
ALLENDALE MUTUAL INS CO. 065-21482	RI FM	PO BOX 7500 JOHNSTON RI 02919 (401) 275-3000	1968	1968
ALLIANCE ASSUR CO LTD (U S BRANCH) 038-20273	NY AS	190 RIVER RD SUMMIT NJ 07901 (201) 467-6451 ATTN: E DIAMOND	1824	1944
ALLIANZ INS CO 761-35300	CA FS	TERMINAL ANNEX PO BOX 54897 LOS ANGELES CA 90054 (213) 658-5000	1977	1977
ALLIED FIDELITY INS CO 128-10065	IN FS	PO BOX 20112 INDIANAPOLIS IN 46220 (317) 259-1461	1969	1974
ALLIED LIFE INS CO 003-60178	IA FS	PO BOX 974 DES MOINES IA 50304 (515) 280-4381	1965	1974
ALLSTATE ENTERPRISES INC 000-95010	IL FC	555 S EXECUTIVE DR BROOKFIELD WI 53005 (414) 786-0800 ATTN: ATTN: JOHN H NELSON PUBLIC AFFAIRS MGR	1960	1961
ALLSTATE INDEMNITY CO. 008-19240	IL FS	555 S EXECUTIVE DR BROOKFIELD WI 53005 (414) 786-0800 ATTN: ATTN: JOHN H NELSON PUBLIC AFFAIRS MGR	1960	1964
ALLSTATE INS CO. 008-19232	IL FS	ALLSTATE PLAZA NORTHBROOK IL 60062 (312) 291-5112	1931	1936
ALLSTATE LIFE INS CO 008-60186	IL FS	555 S EXECUTIVE DR BROOKFIELD WI 53005 (414) 786-0800 ATTN: ATTN: JOHN H NELSON PUBLIC AFFAIRS MGR	1957	1958
ALPHA PROPERTY & CASUALTY CO. 789-38156	WI WS	145 S. SAWYER ST PO BOX 508 SHAWANO WI 54166 (715) 526-6121	1979	1979
AM BAPTIST BOARD OF EDUCATION & PUBLICATION. . . 000-92975	PA FG	VALLEY FORGE PA 19481	1964	1981
AMALGAMATED LABOR LIFE INS CO. 434-60194	IL FS	4646 ROANOKE PARKWAY KANSAS CITY MO 64112 (312) 674-3000	1953	1959
AMALGAMATED LIFE & HEALTH INS CO 000-60208	IL FS	333 S ASHLAND BLVD CHICAGO IL 60607 (312) 738-6158	1939	1963
AMCO INS CO. 003-19100	IA FS	PO BOX 974 DES MOINES IA 50304 (515) 280-4375	1958	1974
AMERICAN AGENCY LIFE INS CO. 788-92894	GA FS	PO BOX 7430 ATLANTA GA 30357 (404) 875-9921	1981	1981
AMERICAN AGRICULTURAL INS CO 000-10103	IN FS	225 W TOUHY AVE PARK RIDGE IL 60068 (312) 399-5700	1948	1972
AMERICAN ALLIANCE INS CO 084-26832	AZ FS	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1945	1979
AMERICAN AMICABLE LIFE INS CO. 087-69655	TX FS	PO BOX 1849 WACO TX 76703 (817) 753-7331	1947	1982
AMERICAN AND FOREIGN INS CO. 162-24589	DE FS	150 WILLIAM ST NEW YORK NY 10038 (212) 553-3000	1979	1980

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AMERICAN AUTOMOBILE ASSOC INC, THE 000-95028	DC FC	433 W WASHINGTON AVE PO BOX 33 MADISON WI 53701	1902	1969
AMERICAN AUTOMOBILE INS CO 076-21849	MO FS	LOCK BOX 3395 SAN FRANCISCO CA 94119 (415) 929-2000	1911	1916
AMERICAN AUTOMOBILE INS CO OF IL 076-27928	IL FS	200 W MONROE ST CHICAGO IL 60606 (312) 435-2000	1973	1980
AMERICAN BANKERS INS CO OF FLA 465-10111	FL FS	600 BRICKELL AVE MIAMI FL 33131 (305) 592-1100	1947	1961
AMERICAN BANKERS LIFE ASSUR CO OF FLA 465-60275	FL FS	PO BOX 4980 MIAMI FL 33101 (305) 592-1100	1947	1959
AMERICAN BAPTIST FOREIGN MISSION SOCIETY 000-97713	PA FG	VALLEY FORGE PA 19481	1821	1978
AMERICAN BIBLE SOCIETY 000-97780	NY FG	1865 BROADWAY NEW YORK NY 10023	1841	1978
AMERICAN CASUALTY CO OF READING PA 218-20427	PA FS	310 S MICHIGAN AVE CHICAGO IL 60604 (312) 822-5000	1902	1944
AMERICAN CENTENNIAL INS CO 342-10391	DE FS	55 MADISON AVE PO BOX 1319R MORRISTOWN NJ 07960 (201) 267-5500	1970	1979
AMERICAN CONTINENTAL INS CO. 084-12246	MO FS	PENNTOWER - 3100 BROADWAY KANSAS CITY MO 64111 (816) 753-6625	1960	1973
AMERICAN CREDIT INDEMNITY CO OF NY 041-20516	NY FS	300 ST PAUL PL BALTIMORE MD 21202 (301) 332-3540	1893	1899
AMERICAN DRUGGISTS' INS CO, THE. 143-10154	OH FS	11370 REED HARTMAN HWY PO BOX 41715 CINCINNATI OH 45241 (513) 721-4270	1906	1907
AMERICAN ECONOMY INS CO. 020-19690	IN FS	542 N MERIDIAN ST INDIANAPOLIS IN 46206 (317) 262-6651	1959	1962
AMERICAN EMPIRE INSURANCE CO 084-37990	OH FS	10495 MONTGOMERY RD CINNCINNATI OH 45242 (513) 793-6510	1979	1981
AMERICAN EMPLOYERS' INS CO 044-20613	MA FS	ONE BEACON ST BOSTON MA 02108 (617) 725-6050	1923	1924
AMERICAN FAMILY LIFE ASSUR CO OF COLUMBUS. . . . 000-60380	GA FS	PO BOX 1459 COLUMBUS GA 31902 (404) 323-3431	1955	1970
AMERICAN FAMILY LIFE INS CO. 473-60399	WI WS	PO BOX 7430 MADISON WI 53783 (608) 249-2111	1957	1957
AMERICAN FAMILY MUTUAL INS CO. 473-19275	WI MM	PO BOX 7430 MADISON WI 53783 (608) 249-2111	1927	1927
AMERICAN FAMILY PENSION INS CO 473-93599	WI WS	PO BOX 7430 MADISON WI 53783	1982	1982
AMERICAN FIDELITY ASSURANCE CO 330-60410	OK FS	PO BOX 25523 OKLAHOMA CITY OK 73125 (405) 523-2000	1960	1980
AMERICAN FIDELITY FIRE INS CO. 016-19593	NY FS	100 CROSSWAYS PARK W WOODBURY NY 11797 (516) 364-2700	1923	1948
AMERICAN FIDELITY INSURANCE CO 330-16810	OK FS	PO BOX 25523 OKLAHOMA CITY OK 73125 (405) 523-2000	1962	1980
AMERICAN FIDELITY LIFE INS CO. 000-60429	FL FS	BOX 4847 WARRINGTON PENSACOLA FL 32507 (904) 456-7401	1956	1965
AMERICAN FIRE & CASUALTY CO. 148-24066	FL FS	136 N 3RD ST HAMILTON OH 45012 (513) 867-3000	1906	1979
AMERICAN FIRE & INDEMNITY CO 013-19496	TX FS	PO BOX 1259 GALVESTON TX 77550 (713) 766-4600	1936	1963
AMERICAN FRATERNAL UNION 000-56200	MN FX	111 S FOURTH AVE E ELY MN 55731 (218) 381-3143	1900	1964
AMERICAN FRIENDS SERVICE COMMITTEE, INC. 000-97764	DE FG	1501 CHERRY ST PHILADELPHIA PA 19102	1948	1978
AMERICAN GENERAL LIFE INS CO OF DELAWARE 011-60453	DE FS	PO BOX 1526 HOUSTON TX 77001 (713) 522-1111	1917	1966
AMERICAN GENERAL LIFE INS CO OF NY 011-67571	NY FS	90 PRESIDENTIAL PLZ SYRACUSE NY 13202 (315) 471-1121	1953	1967
AMERICAN GUARANTEE & LIABILITY INS CO. 212-26247	NY FS	231 N MARTINGALE RD. SCHAUMBURG IL 60196 (312) 843-6000	1939	1939
AMERICAN HARDWARE MUTUAL INS CO. 000-13331	MN FM	PO BOX 435 MINNEAPOLIS MN 55440 (612) 920-1400	1899	1918
AMERICAN HEALTH & LIFE INS CO. 041-60518	MD FS	300 ST PAUL PL BALTIMORE MD 21202 (301) 332-3000	1954	1959
AMERICAN HERITAGE LIFE INS CO. 000-60534	FL FS	11 E FORSYTH ST JACKSONVILLE FL 32202 (904) 354-1776	1956	1962
AMERICAN HOME ASSURANCE CO 012-19380	NY FS	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1899	1935
AMERICAN HOME SHIELD CORP. 000-93025	NV FM	PO BOX 280 PLEASANTON CA 94566	1973	1979
AMERICAN INCOME LIFE INS CO. 000-60577	IN FS	PO BOX 208 WACO TX 76797 (817) 772-3050	1954	1966
AMERICAN INDEMNITY CO. 013-19518	TX FS	PO BOX 1259 GALVESTON TX 77550 (713) 766-4600	1913	1934
AMERICAN INS CO, THE 076-21857	NJ FS	3333 CALIFORNIA STREET SAN FRANCISCO CA 94119 (415) 929-2000	1846	1880
AMERICAN INTEGRITY INS CO. 000-10197	PA FS	TWO PENN CENTER PLZ PHILADELPHIA PA 19102 (215) 561-1400	1966	1973
AMERICAN INTERINSURANCE EXCHANGE 680-15490	IN FR	4720 KINGSWAY DR INDIANAPOLIS IN 46205 (317) 259-6300	1964	1974
AMERICAN INTERNATIONAL LIFE ASSUR CO OF NY . . . 012-60607	NY FS	WALL STREET STATION PO BOX 727 NEW YORK NY 10005 (302) 428-3800	1962	1964
AMERICAN INTERSTATE INS CORP OF WIS. 680-11355	WI WS	155 S EXECUTIVE DR BROOKFIELD WI 53005 (317) 259-6300	1961	1961
AMERICAN LIFE & ACCIDENT INS CO. 000-60674	MO FS	3805 LINDELL BLVD ST LOUIS MO 63108 (314) 533-3330	1925	1969
AMERICAN LIFE & CASUALTY INS CO. 177-60682	ND FS	PO BOX 2507 FARGO ND 58107 (701) 237-4800	1951	1974
AMERICAN LIFE INS CO OF NY, THE. 185-60704	NY FS	810 SEVENTH AVE NEW YORK NY 10019 (212) 581-1200	1955	1958
AMERICAN LIVE STOCK INS CO 000-10200	IL FS	200 S FOURTH ST GENEVA IL 60134 (312) 232-2100	1952	1962
AMERICAN LUTHERAN CHURCH, THE. 000-58076	MN FG	422 SOUTH FIFTH ST MINNEAPOLIS MN 55415	1960	1981
AMERICAN MANUFACTURERS MUTUAL INS CO 108-30562	IL FM	LONG GROVE IL 60049 (312) 540-2000	1974	1974
AMERICAN MERCHANTS LIFE INSURANCE CO 805-90948	MN FS	3033 EXCELSIOR BLVD MINNEAPOLIS MN 55416 (612) 920-1400	1980	1981
AMERICAN MODERN HOME INSURANCE 127-23469	OH FS	1200 1ST NATIONAL BK BLDG PO BOX 85323 CINNCINNATI OH 45201 (513) 721-3777	1965	1981
AMERICAN MORTGAGE INS CO 322-16675	NC FS	PO BOX 27387 RALEIGH NC 27611 (919) 782-7810	1961	1979
AMERICAN MOTORISTS INS CO. 108-22918	IL FS	LONG GROVE IL 60049 (312) 540-2000	1926	1927

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AMERICAN MUNICIPAL BOND ASSUR CORP 010-16586	NY FS	PO BOX 756 MILWAUKEE WI 53201 (800) 242-9275	1970	1971
AMERICAN MUTUAL INS CO OF BOSTON 015-19550	MA FW	WAKEFIELD MA 01880 (617) 245-6000	1920	1928
AMERICAN MUTUAL LIABILITY INS CO 015-19569	MA FW	WAKEFIELD MA 01880 (617) 245-6000	1887	1913
AMERICAN MUTUAL REINSURANCE CO 000-13358	IL FW	ONE E WACKER DR CHICAGO IL 60601 (312) 467-4090	1941	1964
AMERICAN NATIONAL FIRE INS CO. 084-22136	NY FS	PO BOX 2575 CINCINNATI OH 45201 (513) 369-5000	1947	1948
AMERICAN NATIONAL INS CO 408-60739	TX FS	PO BOX 1780 GALVESTON TX 77550 (713) 763-4661	1905	1957
AMERICAN NATIONAL PROPERTY AND CASUALTY CO. . . . 408-28401	MO FS	P.O. BOX 4006, G.S. SPRINGFIELD MO 65804 (417) 887-0220	1973	1980
AMERICAN OVERSEAS REINSURANCE CO 000-10219	PA FS	40 WALL ST NEW YORK NY 10005 (212) 668-8400 ATTN: ATTN: MARSHA ANN COHEN	1964	1979
AMERICAN PATRIOT HEALTH INS CO 334-80853	NY FS	4854 STREET RD TREVOSE PA 19047 (215) 322-3000	1968	1973
AMERICAN POLICYHOLDERS' INS CO 015-19577	MA FS	WAKEFIELD MA 01880 (617) 245-6000	1929	1961
AMERICAN POSTAL WORKERS ACCIDENT BENEFIT ASSOC . 000-56510	NH FX	PO BOX 538 PORTSMOUTH NH 03801 (603) 436-2217	1898	1912
AMERICAN PREFERRED INSURANCE CO. 020-37214	IN FS	500 N MERIDIAN STREET INDIANAPOLIS IN 46207 (317) 262-6651	1979	1980
AMERICAN PROTECTION INS CO 108-18910	IL FS	LONG GROVE IL 60049 (312) 540-2000	1962	1964
AMERICAN REINSURANCE CO. 706-10227	NY FS	ONE LIBERTY PLZ 91 LIBERTY ST NEW YORK NY 10006 (212) 766-6700	1933	1933
AMERICAN REPUBLIC INS CO 459-60836	IA FW	PO BOX 10 DES MOINES IA 50334 (515) 245-2000	1929	1958
AMERICAN ROAD INS CO, THE. 018-19631	MI FS	THE AMERICAN ROAD DEARBORN MI 48121 (313) 322-8095	1959	1960
AMERICAN SECURITY INS CO 019-19666	GA FS	PO BOX 50355 ATLANTA GA 30302 (404) 261-9000	1938	1968
AMERICAN SLOVENIAN CATHOLIC UNION (KSKJ) 000-56227	IL FX	2439 GLENWOOD AVE JOLIET IL 60435 (815) 741-2001	1898	1917
AMERICAN STANDARD INS CO OF WIS. 473-19283	WI WS	PO BOX 7430 MADISON WI 53783 (608) 249-2111	1961	1961
AMERICAN STAR INS CO, THE. 000-10243	NY FS	350 CALIFORNIA ST SAN FRANCISCO CA 94106 (415) 421-3900	1897	1920
AMERICAN STATES INS CO 020-19704	IN FS	500 N MERIDIAN ST INDIANAPOLIS IN 46206 (317) 262-6651	1929	1961
AMERICAN STATES LIFE INS CO. 020-60879	IN FS	500 N MERIDIAN ST INDIANAPOLIS IN 46206 (317) 262-6648	1957	1961
AMERICAN TITLE INS CO. 048-50075	FL FS	PO BOX 01-5002 MIAMI FL 33101 (305) 374-4300	1936	1953
AMERICAN TRAVELER MOTOR CLUB INC, THE. 000-95176	DE FC	307 N MICHIGAN AVE CHICAGO IL 60601	1979	1981
AMERICAN UNION INS CO OF NY. 020-19720	NY FS	500 N MERIDIAN ST INDIANAPOLIS IN 46207 (317) 262-6651	1923	1923
AMERICAN UNITED LIFE INS CO. 000-60895	IN FW	PO BOX 368 INDIANAPOLIS IN 46208 (317) 927-1877	1877	1955
AMERICAN UNIVERSAL INS CO. 021-19747	RI FS	144 WAYLAND AVE PROVIDENCE RI 02904 (401) 351-4600	1916	1956
AMERICAN WAY LIFE INS CO 000-69612	MI FS	PO BOX 300 SOUTHFIELD MI 48037 (313) 353-3311	1964	1969
AMERICAN WAY SERVICE CORP. 000-93068	MI FW	19900 WEST 9 MILE RD SUITE 200 SOUTHFIELD MI 48075	1963	1981
AMICA MUTUAL INS CO. 028-19976	RI FW	10 MEYBOSSET ST DRAWER 6008 PROVIDENCE RI 02904 (401) 521-9100	1972	1972
AMOCO LIFE INS CO. 436-85456	NE FS	700 BARKER BLDG 306 SOUTH 15TH ST OMAHA NE 68102 (402) 344-4500	1974	1977
AMOCO MOTOR CLUB A DIV OF AMOCO ENTERPRISES INC. 000-95036	DE FC	200 E RANDOLPH DR CHICAGO IL 60601	1965	1967
AMRA SERVICES, INC 000-93084	DE FW	222 NORTH DEARBORN CHICAGO IL 60601	1977	1981
ANCHOR NATIONAL LIFE INS CO. 260-60941	CA FS	ANCHOR NATIONAL LIFE PLZ CAMELBACK AT 22ND ST PHOENIX AZ 85016 (602) 955-0300 ATTN: CARROLL E DIETLE II	1965	1969
ARCADIA NATIONAL LIFE INS CO 674-72613	AZ FS	100 S WACKER DR CHICAGO IL 60606 (312) 782-9700	1969	1980
ARCOTRAVEL CLUB INC. 000-95133	DE FC	515 S FLOWER ST LOS ANGELES CA 90071	1980	1980
ARGONAUT INS CO. 215-19801	CA FS	250 MIDDLEFIELD RD MENLO PARK CA 94025 (415) 326-0900 ATTN: CHARLES E MEDCALF	1957	1959
ARGONAUT-MIDWEST INS CO. 215-19828	IL FS	150 S WACKER DR CHICAGO IL 60606 (415) 326-0900	1962	1972
ARKDALE MUTUAL FIRE INS CO 000-96024	WI WT	ARKDALE WI 54613 (608) 564-7816 ATTN: IZETTA PAULSON, SECRETARY	1896	1896
ARKWRIGHT-BOSTON INS CO. 419-31887	MA FS	225 WYMAN ST WALTHAM MA 02154 (617) 890-9300	1974	1975
ARKWRIGHT-BOSTON MANUFACTURERS MUTUAL INS CO . 419-21490	MA FW	225 WYMAN ST WALTHAM MA 02154 (617) 890-9300	1850	1912
ARLINGTON MUTUAL FIRE INS CO 000-96032	WI WT	203 MAIN ST ARLINGTON WI 53911 (608) 635-4754 ATTN: GERALD WATZKE, SEC.	1873	1873
ARMCO REINSURANCE CO 143-40452	WI WS	731 N JACKSON ST PO BOX 2070 MILWAUKEE WI 53201 (414) 765-8631	1981	1981
ASHFORD MUTUAL FIRE INS CO 000-96040	WI WT	RT 1 BROWNSVILLE WI 53006 (414) 583-3336 ATTN: W. I. KEMMEL, SECRETARY	1874	1874
ASHLAND COUNTY TOWN INS CO 000-96059	WI WT	PO BOX 147 BUTTERNUT WI 54514 (715) 769-3650 ATTN: PAUL W. LUECK, SECRETARY	1901	1901
ASPEN INDEMNITY CORP 000-35343	CO FS	5200 S QUEBEC EMERGY CTR BLDG,SUITE 306 ENGLEWOOD CO 80111 (303) 773-6660	1977	1981
ASSOCIATED DENTAL SERVICES OF WIS, INC 000-55298	WI MN	401 W MICHIGAN ST PO BOX 2025 MILWAUKEE WI 53201	1979	1981
ASSOCIATED GENERAL INSURANCE CO. 124-19488	MI FS	28 WEST ADAMS AVE DETROIT MI 48226	1968	1981
ASSOCIATED INDEMNITY CORP. 076-21865	CA FS	3333 CALIFORNIA ST SAN FRANCISCO CA 94119 (415) 929-2000	1922	1949

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ASSOCIATED LIFE INS CO 494-61042	IL FS	ONE E WACKER DR CHICAGO IL 60601 (312) 321-9100	1958	1973
ASSOCIATION LIFE INS CO INC 258-61085	WI WS	PO DRAWER 8 MILWAUKEE WI 53201 (414) 276-8000	1954	1955
ASSURANCE CO OF AMERICA 011-19305	NY FS	PO BOX 1185 BALTIMORE MD 21203 (301) 366-1000	1945	1948
ATLANTA INTERNATIONAL INS CO 000-20931	NY FS	SUITE 100 1700 COMMERCE DRIVE ATLANTA GA 30318 (404) 355-9400	1980	1930
ATLANTIC MUTUAL INS CO 024-19895	NY FM	WALL ST STATION PO BOX 6 NEW YORK NY 10005 (212) 943-1800	1842	1949
ATLAS ASSURANCE CO OF AMERICA 390-18333	NY FS	60 JOHN ST NEW YORK NY 10038 (212) 233-0560	1977	1978
ATLAS MUTUAL INSURANCE CO 000-13390	MO FM	P.O. BOX 13525 KANSAS CITY MO 64199 (816) 471-0343	1935	1980
AURORA MUTUAL FIRE INS CO 000-99067	WI MT	119 W HURON ST BERLIN WI 54923 (414) 361-1757 ATTN: RUSSELL MITCHELL, SECRETARY	1875	1875
AUSTIN MUTUAL INS CO 275-13412	MN FM	84 S SIXTH ST MINNEAPOLIS MN 55402 (612) 333-2211	1895	1934
AUTO CLUB LIFE INS CO 055-84522	MI FS	AUTO CLUB DRIVE DEARBORN MI 48126 (313) 336-1320	1974	1981
AUTO-OWNERS INS CO 280-18988	MI FM	PO BOX 30660 LANSING MI 48909 (517) 323-1200	1916	1957
AUTO-OWNERS LIFE INS CO 280-61190	MI FS	PO BOX 30660 LANSING MI 48909 (517) 323-1200	1955	1958
AUTOMOBILE CLUB INS CO 027-19041	OH FS	3580 TWIN CREEKS DR COLUMBUS OH 43204 (614) 272-6951	1946	1950
AUTOMOBILE INS CO OF HARTFORD CT, THE 001-19052	CT FS	161 FARMINGTON AVE HARTFORD CT 06115 (203) 273-2183	1968	1970
AVEMCO INS CO 000-10367	MD FS	7315 WISCONSIN AVE BETHESDA MD 20014 (301) 986-4760	1960	1968
BADGER MUTUAL INS CO 000-13420	WI MM	1636 W NATIONAL AVE MILWAUKEE WI 53204 (414) 383-1234	1887	1891
BADGER STATE MUTUAL CASUALTY CO 000-13439	WI MM	PO BOX 2003 MILWAUKEE WI 53201 (414) 784-0400	1931	1932
BALBOA INS CO 165-24813	CA FS	PO BOX 1770 NEWPORT BEACH CA 92663 (714) 644-6260	1948	1954
BANKERS & SHIPPERS INS CO OF NY 483-20753	NY FS	262 E MOREHEAD ST PO BOX 2510 BURLINGTON NC 27215 (919) 584-3711	1918	1919
BANKERS LIFE & CASUALTY CO 115-61263	IL FS	4444 LAWRENCE AVE CHICAGO IL 60630 (312) 777-7000	1880	1950
BANKERS LIFE CO 332-61271	IA FM	711 HIGH ST DES MOINES IA 50307 (515) 247-5111	1879	1895
BANKERS MULTIPLE LINE INS CO 115-23132	IA FS	9701 W HIGGINS RD ROSEMONT IL 60018 (312) 777-7000	1883	1897
BANKERS MUTUAL LIFE INS CO 000-61336	IL FM	500 W SOUTH ST FREEPORT IL 61032 (815) 235-222	1948	1959
BANKERS NATIONAL LIFE INS CO 326-61344	NJ FS	PO BOX 500 PARSIPPANY NJ 07054 (201) 267-4000	1927	1955
BANKERS SECURITY LIFE INS SOCIETY 072-61360	NY FS	1701 PENNSYLVANIA AVE NW WASHINGTN DC 20006 (202) 298-6225	1917	1957
BANKERS STANDARD INS CO 102-18279	FL FS	1600 ARCH ST PHILADELPHIA PA 19101 (125) 241-4000	1952	1979
BANKERS UNION LIFE INS CO 606-61379	CO FS	7730 E BELLEVIEW AVE ENGLEWOOD CO 80110 (303) 779-1111	1930	1979
BANKERS UNITED LIFE ASSURANCE CO 468-61387	IA FS	4333 EDGEWOOD RD, NE CEDAR RAPIDS IA 52499 (319) 398-8632	1936	1980
BAPTIST LIFE ASSOCIATION 000-57223	NY FX	8555 MAIN ST BUFFALO NY 14221 (716) 633-4393	1899	1924
BARABOO FARMERS MUTUAL INS CO 000-99075	WI MT	RT 4 BARABOO WI 53913 (608) 356-6444 ATTN: LOUIS TERRY, SECRETARY	1876	1877
BARABOO MUTUAL FIRE INS CO 000-30147	WI MM	PO BOX 172 BARABOO WI 53913 (608) 356-6606	1895	1895
BARRON COUNTY FARMERS MUTUAL INS CO 000-99083	WI MT	437 DIVISION ST BARRON WI 54812 (715) 537-5141 ATTN: ADOLPH ENGNESS, SECRETARY	1891	1891
BELGIAN GENERAL INS CO 000-32220	NY AS	NORTH AMERICAN MANAGERS, 99 JOHN ST, NEW YORK NY 10038 (212) 770-9317	1824	1979
BENEDICTINE MONKS INC 000-97802	WI MG	PO BENET LAKE BENET LAKE WI 53102	1946	1978
BENEFICIAL STANDARD LIFE INS CO 337-61417	CA FS	BENEFICIAL PLAZA 3700 WILSHIRE BLVD LOS ANGELES CA 90010 (213) 381-6011	1940	1959
BENEFIT TRUST LIFE INS CO 000-61425	IL FM	1771 HOWARD ST CHICAGO IL 60626 (312) 274-6100	1913	1944
BENEVOLENT CORP OF THE UNITED CHURCH OF CHRIST 000-97586	WI MG	3061 RACINE AVE WAUKESHA WI 53186	1953	1977
BERKSHIRE LIFE INS CO 000-61433	MA FM	700 SOUTH ST PITTSFIELD MA 01201 (413) 499-4321	1851	1974
BERRY & ROXBURY MUTUAL INS CO 000-99091	WI MT	RT 1 BOX 96 MAZOMANIE WI 53560 (608) 643-6061 ATTN: ERVIN F BALLWEG, SECRETARY	1876	1876
BETHESDA LUTHERAN HOME 000-97519	WI MG	700 HOFFMAN DR WATERTOWN WI 53094	1903	1977
BIBLE LITERATURE INTERNATIONAL INC 000-97535	OH FG	PO BOX 477 COLUMBUS OH 43216	1941	1977
BILLY GRAHAM EVANGELISTIC ASSOC 000-97578	MN FG	1300 HARMON PL MINNEAPOLIS MN 55403	1950	1977
BIRMINGHAM FIRE INS CO OF PA 012-19402	PA FS	70 PINE ST NEW YORK NY 10005 (212) 770-7000	1871	1929
BITUMINOUS CASUALTY CORP 032-20096	IL FS	320 - 18TH ST ROCK ISLAND IL 61201 (309) 786-5401	1928	1939
BITUMINOUS FIRE & MARINE INS CO 032-20109	IL FS	320 - 18TH ST ROCK ISLAND IL 61201 (309) 786-5401	1942	1950
BLC INS CO 332-31925	IA FS	711 HIGH ST DES MOINES IA 50307 (515) 247-5820	1974	1974
BLC NATIONAL INSURANCE CO 332-92908	DE FS	711 HIGH STREET DES MOINES IA 50302	1981	1982
BLOOMINGTON FARMERS MUTUAL INS CO 000-99113	WI MT	BOX 98 BLOOMINGTON WI 53804 (608) 994-2583 ATTN: AMBROSE G HARRIS, SEC	1874	1874
BLUE CROSS & BLUE SHIELD UNITED OF WI 053-54003	WI HM	401 W MICHIGAN ST MILWAUKEE WI 53202 (414) 226-5000	1939	1939

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
BLUE RIDGE INS CO. 160-24503	MO FS	PO BOX 223000 DALLAS TX 75222 (214) 559-1222	1928	1968
BOARD OF TRUSTEES OF CARROLL COLLEGE, THE. . . . 000-97667	WI WG	100 N EAST AVE WAUKESHA WI 53186	1846	1977
BOSTON MUTUAL LIFE INS CO. 000-61476	MA FM	120 ROYALL ST CANTON MA 02021 (617) 828-7000	1891	1980
BOSTON OLD COLONY INS CO 048-20761	MA FS	80 MAIDEN LANE NEW YORK NY 10038 (212) 440-3000	1906	1907
BRADFORD NATL LIFE INS CO. 000-86371	KY FS	406 ROSEMONT GARDEN LEXINGTON KY 40503 (606) 278-7453	1976	1976
BRISTOL TOWN INS CO. 000-96148	WI WT	RT 2 SUN PRAIRIE WI 53590 (608) 837-5894 ATTN: PAUL E KREBS SEC	1875	1875
BURNETT,BEAVER DAM & WOODLAND MUTUAL INS CO. . . 000-96156	WI WT	215 N SPRING ST BEAVER DAM WI 53916 (414) 885-4436 ATTN: ELMER C NITSCHKE SEC	1875	1876
BUSINESS MEN'S ASSUR CO OF AMERICA 000-61492	MO FS	PO BOX 76 KANSAS CITY MO 64108 (816) 753-8000	1909	1926
CALAMUS MUTUAL INS CO. 000-96164	WI WT	1125 EAST CIRCLE DR. BEAVER DAM WI 53916 (414) 885-4162 ATTN: ATTN. ALVIN SCHULTZ, SEC	1872	1872
CALEDONIA MUTUAL FIRE INS CO 000-96172	WI WT	RT 2 PORTAGE WI 53901 (608) 742-4549 ATTN: SARAH OTTO SEC	1873	1873
CALEDONIA TOWN INS CO. 000-96180	WI WT	7735 DOUGLAS AVE RACINE WI 53402 (414) 639-9522 ATTN: HARVEY COOKE SEC	1875	1875
CALIFORNIA - WESTERN STATES LIFE INS CO. 011-85901	CA FS	PO BOX 959 SACRAMENTO CA 95804 (916) 444-7100	1975	1975
CALUMET EQUITY MUTUAL INS CO 000-96199	WI WT	1828 WISCONSIN AVE NEW HOLSTEIN WI 53061 (414) 898-4488 ATTN: ATTN: JAMES WHITTAKER SEC-TREAS	1873	1873
CALVERT INSURANCE COMPANY. 000-20524	PA FS	123 WILLIAM ST 26TH FLOOR NEW YORK NY 10038 (212) 964-1332	1925	1941
CAMDEN FIRE INS ASSOC, THE 077-21946	NJ FS	414 WALNUT ST GENERAL BLDG PHILADELPHIA PA 19105 (215) 625-1000	1841	1901
CANAL INS CO 262-10464	SC FS	PO BOX 7 GREENVILLE SC 29601 (803) 242-5365	1939	1959
CANNERS EXCHANGE, WARNERS INTER-INS BUREAU . . . 205-26069	IL FR	4300 PETERSON AVE CHICAGO IL 60646 (312) 736-1400	1907	1913
CAPITOL BANKERS LIFE INS CO. 000-62421	MN FS	735 N WATER ST RM 713 PO BOX 2016 MILWAUKEE WI 53202 (414) 277-9998	1963	1971
CAPITOL INDEMNITY CORP 501-10472	WI WS	PO BOX 8 MADISON WI 53701 (608) 257-5331	1959	1960
CAPITOL LAND TITLE INS INC. 501-28991	WI WS	PO BOX 8 MADISON WI 53701 (608) 257-5331	1961	1962
CAPITOL LIFE INS CO, THE 156-61581	CO FS	PO BOX 1200 DENVER CO 80201 (303) 861-4065	1905	1959
CAROLINA CASUALTY INS CO 000-10510	FL FS	PO BOX 2575 JACKSONVILLE FL 32203 (904) 254-1691	1951	1966
CARRIERS INS CO. 338-10529	IA FS	3000 RUAN CENTER DES MOINES IA 50309 (515) 283-0444	1962	1962
CASUALTY INDEMNITY EXCHANGE. 000-15547	MO FR	235 EAST HIGH ST JEFFERSON CITY MO 65101 (314) 634-3531	1912	1957
CASUALTY INS CO. 000-10545	IL FS	222 N MICHIGAN AVE CHICAGO IL 60601 (312) 236-9534	1965	1974
CASUALTY RECIPROCAL EXCHANGE 056-21237	MO FR	PO BOX 559 KANSAS CITY MO 64114 (816) 361-3400	1912	1913
CATHOLIC AID ASSOC, THE. 000-57053	MN FX	49 W NINTH ST ST PAUL MN 55102 (612) 224-5646	1892	1967
CATHOLIC FAMILY LIFE INS 000-56022	WI WX	P.O. BOX 11563 MILWAUKEE WI 53211 (414) 961-0500	1869	1869
CATHOLIC KNIGHTS INS SOCIETY 000-56030	WI WX	1100 W WELLS ST MILWAUKEE WI 53233 (414) 273-6266	1885	1885
CATHOLIC ORDER OF FORESTERS. 000-57487	IL FX	305 W MADISON ST CHICAGO IL 60606 (312) 372-2615	1883	1895
CATHOLIC WORKMAN (KATOLICKY DELNIK). 000-57061	MN FX	107 N CENTRAL AVE PO BOX 828 NEW PRAGUE MN 56071 (612) 758-2229	1891	1941
CAVALIER INS CORP. 041-20532	MD FS	300 ST PAUL PL BALTIMORE MD 21202 (214) 559-1500	1941	1960
CEDARBURG MUTUAL INS CO. 000-29009	WI WM	W62 N560 WASHINGTON AVE PO BOX 107 CEDARBURG WI 53012 (414) 377-1130	1950	1951
CELTIC LIFE INSURANCE CO 000-80799	RI FS	208 SOUTH LASALLE ST CHICAGO IL 60604 (312) 332-5401	1980	1980
CENTENNIAL INS CO. 024-19909	NY FS	WALL ST STATION PO BOX 6 NEW YORK NY 10005 (212) 943-1800	1941	1949
CENTENNIAL LIFE INS CO, THE. 327-61654	KS FS	5200 METCALF PO BOX 470 OVERLAND PARK KS 66201 (913) 676-5702	1962	1978
CENTRAL LIFE ASSURANCE CO. 000-61689	IA FM	611 FIFTH AVE DES MOINES IA 50309 (515) 283-2371	1896	1902
CENTRAL MUTUAL INS CO. 036-20230	OH FM	800 S WASHINGTON ST VAN WERT OH 45891 (419) 238-1010	1876	1894
CENTRAL NATIONAL INS CO OF OMAHA, THE. 217-20249	NE FS	105 S 17TH ST OMAHA NE 68102 (402) 344-7600	1946	1950
CENTRAL NATIONAL LIFE INS CO 000-61697	IL FS	110 NORTH EAST ST CENTRAL NAT'L LIFE BLDG JACKSONVILLE IL 62650 (217) 245-9531	1937	1970
CENTRAL NATIONAL LIFE INS CO OF OMAHA, THE . . . 342-61700	NE FS	55 MADISON AVE BOX 1319 MORRISTOWN NJ 07960 (201) 267-5500	1953	1957
CENTRAL SECURITY MUTUAL INS CO 000-13552	IL FM	2775 W ALGONQUIN RD ROLLING MEADOWS IL 60008 (312) 394-1050	1953	1970
CENTRAL STATES HEALTH & LIFE CO OF OMAHA 690-61751	NE FM	WESTERN AT 96TH BOX 34350 OMAHA NE 68134 (402) 397-1111	1932	1962
CENTURION LIFE INS CO. 471-62383	MO FS	207 NINTH ST DES MOINES IA 50307 (515) 247-7307	1956	1979
CENTURY INDEMNITY CO 046-20710	CT FS	55 ELM ST HARTFORD CT 06115 (203) 525-3451	1963	1969

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
SECURITY ASSUR CO	217	71714	68,121,673	61,622,349	1,396,306	6,979,176	2,606,349	571-	
SECURITY BENEFIT LIFE INS CO	870	68675	599,761,190	48,432,355	838,347	127,991,000	121,132,849	1,150,318	3,530,420
SECURITY LIFE INS CO OF AMERICA	492	68721	20,387,378	4,101,719	138,839	8,129,460	4,777,475	2,906,195	1,223,347
SECURITY LIFE OF DENVER INS CO	229	68713	263,311,257	34,332,667	9,632,816	1,237,836,634	1,166,189,435	150,857	110,228
SECURITY MUTUAL LIFE INS CO OF NEW YORK	000	68772	326,695,273	18,546,858	3,486,974	68,776,186	28,373,406	222,124	643,548
SECURITY OF AMERICA LIFE INS CO	498	68667	60,712,120	12,123,596	2,586,262	25,536,954	15,102,886		
SECURITY-CONNECTICUT LIFE INS CO	020	91588	242,347,835	34,202,131	5,196,060	248,367,473	180,524,106	1,188,045	68,527
SENTRY LIFE INS CO	169	68810	609,151,654	38,860,078	347,987-	274,657,716	175,777,044	16,718,347	14,172,646
SERVICE LIFE INS CO OF OMAHA	000	68837	5,509,092	1,854,191	182,350	4,359,166	2,442,704	32,174	9,724
SHELBY LIFE INS CO OF SHELBY, OHIO, THE	269	77186	6,704,795	3,564,745	18,443-	1,648,120	355,882	8,058	50
SLOGA FRATERNAL LIFE INSURANCE SOCIETY	000	56103	1,932,533	568,441	54,028	85,731	76,399	55,952	68,324
SLOVAK CATHOLIC SOKOL	000	57193	30,254,146	7,869,900	460,942	852,651	757,966		
SLOVAK GYMNASTIC UNION SOKOL OF THE USA	000	57207	6,946,140	904,266	204,946	171,380	304,667	3,933	5,500
SLOVENE NATIONAL BENEFIT SOCIETY	000	57673	32,620,807	4,766,605	738,705	2,105,641	1,595,691	56,376	56,352
SONS OF NORWAY	000	57142	34,600,509	3,071,353	449,715	5,070,531	2,421,729	157,323	81,854
SOUTHLAND LIFE INS CO	000	68950	904,817,672	90,388,186	25,727,875	193,692,229	161,297,591	209,672	72,367
SOVEREIGN LIFE INS CO OF CALIFORNIA	000	80438	36,713,837	17,133,122	290,299-	22,258,389	13,038,714	701,820	34,053
SPRINGFIELD LIFE INS CO INC	440	68993	117,535,618	12,626,723	829,393	28,119,804	7,758,575	407,613	111,962
ST PAUL LIFE INS CO	164	80942	95,119,848	10,871,906	1,854,628-	51,689,688	24,974,194	666,123	246,831
STANDARD LIFE INS CO OF INDIANA	102	69051	126,804,040	14,372,249	2,341,667	13,571,109	10,171,216	123,060	255,173
STANDARD OF AMERICA LIFE INS CO., THE	000	69000	68,354,742	13,344,457	3,927,636	30,744,610	23,491,766	527,500	111,413
STANDARD SECURITY LIFE INS CO OF NEW YOR	450	69078	111,249,580	11,778,825	1,656,413	105,501,003	81,179,890	10,132	107,553
STATE BOND AND MORTGAGE LIFE INS CO	000	69086	60,279,293	3,862,240	691,080	11,489,465	10,258,804	7,860	287
STATE FARM LIFE AND ACCIDENT ASSUR CO	176	69094	107,778,662	32,608,188	4,445,276	16,486,317	4,766,591	7,121,764	2,069,308
STATE LIFE INS FUND	000	70599	23,378,743	2,837,881	1,156,984	3,053,917	735,365	3,128,892	577,501
STATE LIFE INSURANCE COMPANY, THE	000	69116	146,990,134	13,596,587	749,073	14,625,716	11,923,511	24,890	53,028
STATE MUTUAL LIFE ASSUR CO OF AMERICA	088	69140	2,551,755,328	115,597,169	16,879,717	466,429,154	269,525,764	2,142,570	1,753,957
STUYVESANT LIFE INS CO	180	69221	87,662,275	22,838,465	8,271,958	2,457,674-	12,144,945	30,203	11,502
SUN LIFE ASSUR CO OF CANADA	549	80802	1,596,191,326	79,887,648		177,473,804	155,627,847	1,346,985	672,595
SUN LIFE ASSUR CO OF CANADA (US)	549	79065	117,991,789	11,266,315	2,525,294-	11,133,363	7,137,574	50	40,826
SUN LIFE INS CO OF AMERICA	442	69256	479,832,564	37,095,168	4,980,929	92,795,308	48,051,391	360,199	388,233
SURETY LIFE INS CO	000	69310	78,520,222	6,167,864	769,238	15,350,139	11,188,040	16,478	3,594
TEACHERS INS AND ANNUITY ASSOC OF AMERIC	000	69345	11,439,344,475	413,780,892	5,055,831	1,791,958,295	281,631,045	9,632,322	2,014,223
TIME INS CO	000	69477	221,349,716	52,333,950	10,676,796	142,883,810	91,741,721	28,269,522	18,943,509
TOWER LIFE AND ACCIDENT INS CO	000	69485	11,854,450	3,764,263	509,448-	10,489,261	8,523,418	49,373	26,350
TRANS WORLD ASSURANCE CO	000	69566	41,972,198	5,240,488	1,256,787	8,805,240	2,977,066	7,310	1,335
TRANSAMERICA ASSURANCE CO	185	80829	37,528,576	23,456,287	6,052,756	673,140,649	2,403,332,285	706,921	53,252
TRANSAMERICA LIFE INS AND ANNUITY CO	185	69507	1,322,677,872	31,934,836	9,096,087	1,603,435,905	2,257,546,277	244,818	27,397
TRANSAMERICA OCCIDENTAL LIFE INS CO	185	67121	2,601,873,791	174,626,350	31,773,435	1,236,877,660	1,007,286,947	4,603,131	3,846,574
TRANSAMERICA OCCIDENTAL LIFE INS CO OF I	185	68144	21,154,842	1,771,971	2,042,551-	30,242,172	29,592,434	12,936	

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
TRANSPORT EMPLOYES' MUTUAL BENEFIT SOCIE	000	56111	2,723,592	386,329	7,104-	433,354	355,546	433,065	338,593
TRANSPORT LIFE INS CO	482	69531	135,542,223	13,835,746	3,215,901	54,867,537	28,871,422	648,993	26,934
TRAVELERS INS CO OF ILLINOIS	189	79413	32,252,073	9,464,110	1,230,116	23,879,681	22,024,562	127,504	55,643
TRAVELERS INS CO., THE	189	87726	14,803,168,131	678,525,318	159,167,612	4,399,880,081	3,428,804,769	45,056,882	32,101,816
TRAVELERS LIFE & ANNUITY CO,THE	189	80950	1,223,565,029	44,479,905	3,625,906	89,993,420	118,927,753	464	27,247-
TRAVELERS PROTECTIVE ASSN. OF AMERICA	000	56006	13,416,750	10,971,598	500,167	2,533,113	1,713,305		
UNDERWRITERS NATIONAL ASSUR CO	000	69698	26,796,903	3,779,216	213,018	5,613,463	5,428,459	41,543	55,323
UNIGARD OLYMPIC LIFE INS CO	192	67350	68,128,126	15,110,964	1,194,059	14,591,105	7,102,701	70,408	77,661
UNION BANKERS INS CO	115	69701	124,235,891	19,509,111	2,737,771	48,461,870	28,205,787	397,932	170,589
UNION CENTRAL LIFE INS CO., THE	394	80837	1,267,147,803	89,451,931	7,731,877	160,904,624	123,761,845	301,270	279,418
UNION FIDELITY LIFE INS CO	334	69736	109,202,486	12,542,593	1,943,436	99,029,586	44,964,801	1,102,270	588,245
UNION LABOR LIFE INS CO., THE	781	69744	892,502,767	31,469,382	2,212,852	388,921,052	336,894,944	801,910	769,818
UNION MUTUAL LIFE INS CO	416	69760	2,148,510,474	123,147,195	6,907,328	417,756,307	155,811,761	1,582,340	972,599
UNION SECURITY LIFE INS CO	019	69809	54,784,964	17,844,255	2,122,664	20,206,163	6,353,225	1,979	7
UNIONMUTUAL STOCK LIFE INS CO OF AMERICA	416	62235	378,667,273	34,032,843	13,403,483	224,536,535	85,667,943	2,934,501	934,434
UNITED AMERICAN INS CO	000	69825	165,381,545	59,317,614	11,051,258	93,978,806	38,752,643	1,277,106	539,540
UNITED EQUITABLE LIFE INS CO	167	77909	22,241,609	7,254,527	1,531,069	17,874,973	6,354,779	35,174	21,088
UNITED FIDELITY LIFE INS CO	737	87645	197,802,286	20,203,644	294,984-	56,440,961	36,922,509	10,616	14,260
UNITED INS CO OF AMERICA	215	69930	1,086,703,841	298,897,080	53,150,299	277,709,767	128,517,063	1,638,769	848,057
UNITED INVESTORS LIFE INS CO	290	69949	102,701,952	42,203,795	7,647,531	35,186,384	10,949,996	142,858	28,454
UNITED LIFE AND ACCIDENT INS CO	038	69965	246,630,095	16,704,772	233,180-	53,429,381	27,070,954	433,934	255,555
UNITED LIFE INS CO	248	69973	16,415,076	2,643,579	453,159	4,998,193	1,794,697	1,060,654	283,638
UNITED OF OMAHA LIFE INS CO	261	69868	1,932,884,372	153,339,582	16,814,874	305,047,701	262,870,943	27,161,586	24,000,854
UNITED PACIFIC LIFE INS CO	159	70025	63,538,711	11,640,868	100,790-	40,139,724	30,989,919	41,458	2,867
UNITED PRESIDENTIAL LIFE INS CO	000	70033	69,257,360	7,520,779	453,389-	32,009,569	13,486,706	413,026	292,257
UNITED SERVICES GENERAL LIFE CO	072	61247	8,863,958	3,256,469	456,188	3,341,728	831,458	6,491	5,710
UNITED SERVICES LIFE INS CO	072	70084	394,528,881	56,937,635	7,024,319	26,543,833	11,002,211	162,051	86,722
UNITED STATES LETTER CARRIERS MUTUAL BEN	000	5645	89,036,863	3,270,374	6,377,579	281,457,183	278,661,491	6,296,648	5,546,247
UNITED STATES LIFE INS CO OF NY, THE	498	70106	568,728,491	59,416,306	12,383,658	168,428,827	106,594,443	948,979	472,629
UNIVERSAL UNDERWRITERS LIFE INS CO	114	70173	20,646,443	13,133,106	2,612,519	7,204,316	1,202,432	102,136	9,846
UNIVERSITY LIFE INS CO OF AMERICA	346	70203	147,416,835	8,752,426	1,084,143	107,557,398	15,243,756	155,638	8,863
USAA LIFE INS CO	200	69663	227,675,795	32,505,709	5,377,512	51,610,069	14,107,646	428,893	128,070
USLIFE CREDIT LIFE INS CO	498	68373	61,783,335	19,508,796	3,959,130	31,369,728	16,381,425	194,521	54,673
VALLEY FORGE LIFE INS CO	218	70211	66,242,921	18,576,234	5,987,551	14,146,507	9,316,008	267,036	149,600
VARIABLE ANNUITY LIFE INS CO., THE	011	70238	2,034,997,393	48,998,701	8,888,691	358,489,405	130,952,220	13,543	83,728
VETERANS LIFE INSURANCE CO	034	81027	11,304,291	7,736,475	2,589,790	27,127,770	15,119,218	389	390
VOLUNTEER STATE LIFE INS CO	558	70254	244,985,347	30,316,450	5,656,166	31,867,679	28,201,561	275,720	68,482
VULCAN LIFE INS CO	177	70262	41,282,045	7,394,574	227,121	16,220,392	8,453,998	395,823	213,132
WASHINGTON NATIONAL INS CO	260	70319	1,136,153,453	109,019,648	12,803,683	323,683,237	181,287,125	11,542,000	8,507,137
WASHINGTON SQUARE LIFE INS CO	862	70750	10,981,497	4,595,510	174,538	277,621-	1,041,184	2,771	

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
WAUSAU LIFE INS CO	063	86150	46,512,021	4,031,549	9,498,077-	94,610,428	88,467,905		
WAUSAU UNDERWRITERS LIFE INS CO	063	60992	12,602,856	6,421,501	508,290	2,254,533	1,017,472		
WESTERN AND SOUTHERN LIFE INS CO., THE	836	70483	3,210,187,455	334,493,775	53,935,063	276,399,183	48,941,054	1,318,047	769,143
WESTERN CATHOLIC UNION	000	57711	10,544,528	445,730	147,148-	1,614,284	1,020,847	2,015	343
WESTERN DIVERSIFIED LIFE INS CO	523	84697	12,735,373	5,071,273	861,757	6,520,153	1,628,469	726,266	39,758
WESTERN FRATERNAL LIFE ASSOC	000	58017	43,494,916	6,673,936	739,755	2,302,951	1,694,917	459,241	250,977
WESTERN LIFE INS CO	164	70408	376,075,728	39,497,734	6,128,875	98,070,148	73,169,598	1,027,120	578,437
WESTERN NATIONAL LIFE INS CO	342	70432	300,578,148	12,593,614	1,513,213	64,880,921	72,835,545	762,810	113,359
WESTERN RESERVE LIFE ASSUR CO OF OHIO	000	91413	99,899,643	11,633,442	4,071,501	27,477,834	9,360,199	117,283	126,316
WESTERN SURETY LIFE INS CO	739	88188	7,494,005	3,251,916	927,174-	2,210,392	75,909		
WESTERN-SOUTHERN LIFE ASSURANCE CO	836	92622	4,493,661	3,704,004	295,995-	492			
WESTFIELD LIFE INS CO	228	62030	41,668,531	13,957,366	2,424,586	8,520,761	3,034,594	42,891	16,397
WILLIAM PENN ASSOC	000	57010	45,183,708	5,673,511	376,337	2,376,903	2,885,754	125,490	64,111
WISCONSIN EMPLOYERS INS CO	778	73288	91,969,480	6,438,315	384,897-	56,587,413	40,610,881	107,252,626	84,281,754
WISCONSIN LIFE INS CO., THE	000	70572	138,105,555	16,862,537	2,031,867-	81,045,334	69,749,133	26,445,834	24,137,336
WISCONSIN NATIONAL LIFE INS CO	229	70580	125,414,894	24,935,291	3,823,626	22,311,097	16,956,723	4,352,001	3,124,581
WOODMEN ACCIDENT AND LIFE CO	682	70602	243,562,230	20,773,813	722,143	50,742,770	34,447,307	3,310,753	2,099,334
WOODMEN OF THE WORLD LIFE INS SOCIETY	000	57320	833,664,296	75,895,575	7,151,150	105,644,778	50,934,250	16,851	19,723
WORKMEN'S BENEFIT FUND OF THE US OF A	000	57290	22,316,093	2,131,893	512,736	2,199,303	1,628,129	17,201	6,862
WORLD BOOK LIFE INS CO	000	72850	67,753,492	6,775,552	1,071,107	11,413,587	5,375,354	150,076	27,709
WORLD INS CO	000	70629	98,363,727	8,766,307	2,725-	20,089,628	12,034,454	23,733	23,226
WORLD SERVICE LIFE INS CO	402	69833	294,724,552	12,400,665	2,091,656	54,976,445	35,285,073	843,622	393,156
ZURICH AMERICAN LIFE INS CO	212	70661	22,664,792	5,181,013	453,817-	6,032,975	5,160,008	153,367	64,378
ZURICH LIFE INS CO	212	70688	10,330,074	3,947,944	204,222	1,810,031	2,582,652	2,723	5,000
TOTALS			492,118,775,810	31,285,496,688	,871,726,504	94,971,519,995	64,175,514,797	,766,900,867	1,244,992,363

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
CENTURY LIFE INS CO. 840-92738	IA FS	HERITAGE WAY WAVERLY IA 50677 (319) 352-5670	1980	1981
CHARTER NATIONAL LIFE INS CO 279-61808	MO FS	8301 MARYLAND AVE ST LOUIS MO 63105 (314) 725-7575	1955	1963
CHARTER OAK FIRE INS CO, THE 189-25615	CT FS	ONE TOWER SQUARE HARTFORD CT 06115 (203) 277-0111	1931	1935
CHARTER SECURITY LIFE INS CO 052-60348	NJ FS	CHARTER SECURITY LIFE BLD 21 WEST CHURCH ST PO BOX 41310 JACKSONVILLE FL 32203 (904) 358-4600	1965	1966
CHELSEA TITLE & GUARANTY CO. 000-51179	NJ FS	1414 NEW RD PO BOX AL NORTHFIELD NJ 08225 (609) 646-6663	1922	1964
CHEROKEE INS CO. 000-10642	TN FS	P.O. BOX 50178 NASHVILLE TN 37205 (615) 356-1940	1946	1980
CHESAPEAKE LIFE INS CO, THE. 000-61832	MD FS	PO BOX 297 BALTIMORE MD 21203 (301) 727-6400	1956	1970
CHICAGO INS CO 105-22810	IL FS	55 E MONROE ST CHICAGO IL 60603 (312) 346-6400	1956	1969
CHICAGO MUTUAL LIABILITY CO. 000-13587	IL FM	TWO N RIVERSIDE PLAZA SUITE 2108 CHICAGO IL 60606 (312) 726-3280	1920	1921
CHICAGO TITLE INS CO 020-50229	MO FS	111 W WASHINGTON ST CHICAGO IL 60602 (312) 630-2000	1961	1961
CHRYSLER INS CO. 240-10499	MI FS	900 TOWER DR TROY MI 48084 (313) 879-3000	1964	1965
CHRYSLER LIFE INS CO 240-79677	MI FS	900 TOWER DR TROY MI 48098 (313) 879-3282	1972	1974
CHUBB/COLONIAL LIFE INS CO OF AMERICA. 038-90425	DE FS	8 SYLVAN WAY PARSIPPANY NJ 07054 (201) 455-1400	1979	1981
CHURCH INS CO, THE 344-10669	NY FS	800 SECOND AVE NEW YORK NY 10017 (212) 661-6700	1929	1954
CHURCH MUTUAL INS CO 000-18767	WI WM	3000 SCHUSTER LN MERRILL WS 54452 (715) 536-5577	1897	1897
CIM INS CORP 079-22004	NY FS	GENERAL MOTORS BLDG-RM 12 3044 W GRAND BLVD DETROIT MI 48202 (313) 556-7511	1965	1966
CINCINNATI INS CO, THE 244-10677	OH FS	PO BOX 14567 CINCINNATI OH 45214 (513) 771-2000	1950	1974
CITIZENS MUTUAL INS CO 000-13609	WI WM	PO BOX 506 JANESVILLE WI 53545 (608) 754-3332	1897	1897
CITIZENS SECURITY MUTUAL INS CO. 000-10502	MN FM	PO BOX 11 REDWING MN 55066 (612) 388-7171	1914	1970
CITY INS CO. 095-22500	NJ FS	59 MAIDEN LN NEW YORK NY 10038 (212) 530-7000	1970	1970
CITY OF WAUKESHA MUTUAL INS CO 000-30198	WI WM	PO BOX 983 WAUKESHA WI 53186 (414) 547-2141	1889	1889
CITY TITLE INS CO. 000-51020	NY FS	32 BROADWAY NEW YORK NY 10004 (212) 425-3700	1929	1961
CLARNO MUTUAL FIRE INS CO. 000-96202	WI WT	1803 - 20TH ST MONROE WI 53566 (608) 325-4305 ATTN: MURIAL I. BERKERT SEC	1874	1874
CLASSIFIED INS CORP. 000-10707	WI WS	PO BOX 1407 WAUKESHA WI 53187 (414) 547-4200	1959	1959
COLLEGE LIFE INS CO OF AMERICA, THE. 346-61999	IN FS	PO BOX 68181 INDIANAPOLIS IN 46268 (317) 871-4200	1946	1957
COLOGNE REINSURANCE CO OF AMERICA. 000-33197	CT FS	30 OAK ST STAMFORD CT 06905 (203) 327-3020	1975	1979
COLONIA INS CO 000-33022	NY AS	NORTH AMERICAN MANAGERS, 99 JOHN ST. NEW YORK NY 10038 (212) 770-3317	1238	1979
COLONIAL LIFE & ACCIDENT INS CO. 000-62049	SC FS	PO BOX 1365 COLUMBIA SC 29202 (803) 798-7000	1939	1963
COLONIAL LIFE INS CO OF AMERICA, THE 038-62057	CA FS	8 SYLVAN WAY PARSIPPANY NJ 07054 (201) 455-1400	1897	1959
COLONIAL PENN FRANKLIN INS CO. 239-26796	PA FS	PO BOX 1228 PHILADELPHIA PA 19181 (215) 988-8753 ATTN: DANIEL F CROUGH, ESQ. SR. VICE/PRES & CORP. COUNSEL	1910	1911
COLONIAL PENN INS CO 239-34789	PA FS	PO BOX 2346 PHILADELPHIA PA 19181 (215) 988-6425 ATTN: DANIEL F CROUGH, ESQ. SR. VICE-PRES & CORP. COUNSEL	1921	1982
COLONIAL PENN LIFE INS CO. 239-62065	PA FS	PO BOX 1228 PHILADELPHIA PA 19181 (215) 988-8753 ATTN: DANIEL F CROUGH, ESQ. SR. VICE-PRES & CORP. COUNSEL	1957	1967
COLUMBIA NATIONAL LIFE INS CO. 143-90549	OH FS	88 EAST BROAD STREET COLUMBUS OH 53215 (614) 224-7235 ATTN: ROBERT F. GLOVER SECRETARY	1979	1980
COLUMBUS MUTUAL TOWN INS CO. 000-96210	WI WT	RT 1 BOX 438 FALL RIVER WI 53932 (414) 484-3518 ATTN: HAROLD WILLER SEC	1873	1873
COMBINED INS CO OF AMERICA 317-62146	IL FS	707 COMBINED CENTRE NORTHBROOK IL 60062 (312) 564-8000 ATTN: ATTN: GERALD H PUGH	1919	1962
COMBINED INS CO OF WIS 317-79286	WI WS	104 S MAIN ST FOND DU LAC WI 54935 (414) 921-3810	1928	1929
COMMERCE & INDUSTRY INS CO 012-19410	NY FS	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1957	1966
COMMERCIAL CREDIT MORTGAGE INS CO. 041-32042	MD FS	300 ST PAUL PL BALTIMORE MD 21202 (301) 332-2900	1974	1979
COMMERCIAL INS CO OF NEWARK NJ 048-20818	NJ FS	80 MAIDEN LN NEW YORK NY 10038 (212) 440-3000	1909	1921
COMMERCIAL LOAN INS CORP 010-18732	WI WS	MGIC PLAZA PO BOX 756 MILWAUKEE WI 53201 (800) 242-9275	1966	1966
COMMERCIAL MORTGAGE INS INC. 329-18716	WI WS	PO BOX 7066 MADISON WI 53707 (608) 257-2527	1969	1969
COMMERCIAL STANDARD INS CO, CEASE & DESIST . . . 000-20605	TX FS	900 MONROE PO BOX 390 FORT WORTH TX 76101 (817) 390-1011	1924	1959
COMMERCIAL TRAVELERS MUTUAL INS CO 560-81426	NY FM	70 GENESEE ST UTICA NY 13502 (315) 797-5200	1883	1967
COMMERCIAL UNION CUSTOM INS CO 044-37540	DE FS	ONE BEACON STREET BOSTON MA 02108 (617) 725-6050	1978	1980
COMMERCIAL UNION INS CO. 044-20621	MA FS	ONE BEACON ST BOSTON MA 02108 (617) 725-6050	1971	1971
COMMERCIAL UNION LIFE INS CO OF AMERICA. 044-62898	DE FS	ONE BEACON ST BOSTON MA 02108 (617) 725-6000	1958	1958
COMMERCIAL UNION PROPERTY AND CASUALTY INS CO. . 044-22950	IL FS	17W755 BUTTERFIELD RD OAKBROOK TERRAC IL 60181 (617) 725-6050	1970	1971

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COMMONWEALTH LAND TITLE INS CO . . . . . [illegible]83	PA FS	8 PENN CENTER PLAZA PHILDELPHIA PA 19103 (215) 241-6206	1944	1962
COMMONWEALTH MORTGAGE ASSUR CO 159-33790	PA FS	8 PENN CENTER SUITE 300 PHILDELPHIA PA 19103 (215) 564-6600	1976	1979
COMPANION LIFE INS CO. 661-77828	SD FS	8220 OLD SATCHELFORD RD COLUMBIA SC 29219 (803) 788-2133	1970	1979
COMPASS INS CO 476-21989	NY FS	1221 RIVER BEND DR DALLAS TX 75247 (214) 689-8283	1968	1972
COMPCARE HEALTH SERVICES 000-53996	WI HM	P.O. BOX 2025 MILWAUKEE WI 53201 (414) 226-5816	1980	1980
CONCORD MUTUAL FIRE INS CO 000-96229	WI WT	1615 CTH E OCONOMOWOC WI 53066 (414) 593-8910 ATTN: PATRICIA J BRANDT SEC	1875	1875
CONCORDIA MUTUAL LIFE ASSOC. 000-57738	IL FX	20 N WACKER DR CHICAGO IL 60606 (312) 236-4294	1909	1921
CONFEDERATION LIFE INS CO. 000-80667	WI AM	321 BLOOR ST E 7TH FLOOR TORONTO ONTARIO CANADA M4W 1H1 FO 00000 (416) 967-8275 ATTN: STATEMENTS & TAXATION OUTSIDE CANADA	1871	1967
CONNECTICUT GENERAL LIFE INS CO. 046-62308	CT FS	HARTFORD CT 06152 (203) 726-6000	1865	1936
CONNECTICUT INDEMNITY CO, THE. 326-24872	CT FS	PO BOX 420 HARTFORD CT 06141 (203) 674-6600	1917	1931
CONNECTICUT MUTUAL LIFE INS CO, THE. 000-62316	CT FM	140 GARDEN ST HARTFORD CT 06115 (203) 727-6500	1846	1932
CONSOLIDATED INS CO. 101-22640	IN FS	115 N PENNSYLVANIA ST INDIANAPOLIS IN 46204 (317) 266-2450	1955	1973
CONSOLIDATED NATIONAL LIFE INS CO. 101-71382	IN FS	115 N PENNSYLVANIA ST INDIANAPOLIS IN 46204 (317) 266-1234	1968	1973
CONSTELLATION REINSURANCE CO 000-22144	NY FS	130 JOHN ST NEW YORK NY 10038 (212) 344-2111	1977	1979
CONSTITUTION LIFE INS CO 115-62359	IL FS	325 W TOUHY AVE PARK RIDGE IL 60068 (312) 825-0900	1929	1959
CONSTITUTION REINSURANCE CORP. 052-21032	NY FS	110 WILLIAM ST NEW YORK NY 10038 (201) 285-7000	1940	1971
CONSUMERS UNITED INS CO. 521-62278	DE FS	2100 M STREET NW WASHINGTON DC 20037 (202) 872-5390	1956	1967
CONTINENTAL AMERICAN LIFE INS CO 000-62405	DE FS	11TH & KING STS WILMINGTON DE 19899 (302) 421-5800	1907	1964
CONTINENTAL ASSURANCE CO 218-62413	IL FS	310 S MICHIGAN AVE CHICAGO IL 60604 (312) 822-5000	1911	1922
CONTINENTAL CASUALTY CO. 218-20443	IL FS	310 S MICHIGAN AVE CHICAGO IL 60604 (312) 822-5000	1897	1898
CONTINENTAL GENERAL INSURANCE CO. 000-71404	NE FS	8901 INDIAN HILLS DR OMAHA NE 68114 (402) 397-3200	1961	1980
CONTINENTAL INS. CO, THE 048-35289	NH FS	80 MAIDEN LANE NEW YORK NY 10038 (212) 440-3000	1977	1977
CONTINENTAL WESTERN INS CO 143-10804	IA FS	PO BOX 1594 DES MOINES IA 50306 (515) 278-3000	1907	1959
CONTINENTAL WESTERN LIFE INS CO. 615-62510	IA FS	CONTINENTAL PLAZA I-80 EXIT 121 PO BOX 3770 WEST DES MOINES IA 50265 (515) 224-1818	1966	1969
CORP FOR CONGREGATIONAL CHRISTIAN CHURCHES . . . 000-97675	WI MG	8473 S HOWELL AVE PO BOX 1620 OAK CREEK WI 53154	1961	1978
COTTAGE GROVE-OREGON MUTUAL INS CO 000-96237	WI WT	2321 FISH HATCHERY RD OREGON WI 53575 (608) 271-0583 ATTN: THOMAS GORMAN SEC	1875	1875
COUNTRY LIFE INS CO. 050-62553	IL FS	1701 TOWANDA AVE BLOOMINGTON IL 61701 (309) 557-2111	1928	1965
COURTLAND-SPRINGVALE TOWN INS CO 000-96245	WI WT	R.F.D. 1 BOX 135 CAMBRIA WI 53923 (414) 348-5770 ATTN: MRS. HELEN A. KUEHN SECRETARY	1874	1875
COVENANT LIFE INS CO 051-64319	NJ FS	99 WOODLAND ST PO BOX 1169 HARTFORD CT 06101 (203) 249-9341	1964	1966
CRAWFORD-EASTMAN MUTUAL INS CO 000-96253	WI WT	GAYS MILLS WI 54631 (608) 735-4436 ATTN: HUBERT FREEMAN SEC	1900	1900
CREDIT LIFE INS CO, THE. 602-62596	OH FS	ONE SOUTH LIMESTONE ST SPRINGFIELD OH 45501 (513) 328-2200	1925	1951
CRITERION INS CO 081-22055	DC FS	5260 WESTERN AVE WASHINGTON DC 20047 (301) 986-3000	1961	1963
CROATIAN CATHOLIC UNION OF USA 000-57983	IN FX	ONE W OLD RIDGE RD HOBART IN 46342 (219) 942-1191	1922	1951
CROATIAN FRATERNAL UNION OF AMERICA. 000-56634	PA FX	KINGSTON & DELANEY DRIVES PITTSBURGH PA 15235 (412) 351-3909	1897	1917
CROSS COUNTRY MOTOR CLUB OF CALIFORNIA, INC. . . 000-35168	CA FC	60 CONGRESS ST BOSTON MA 02910	1976	1981
CROWN LIFE INS CO. . . . . 000-[illegible]675	WI AS	120 BLOOR ST E TORONTO ONTARIO CANADA M4W 1B8 FO 00000 (416) 928-4500	1900	1964
CRYSTAL LAKE-UTICA MUTUAL INS CO 000-96261	WI WT	193 MOUND ST P.O. BOX 65 BERLIN WI 54923 (414) 361-3336 ATTN: ARNOLD KRETZMANN SEC	1875	1876
CUDIS INS SOCIETY, INC 306-86126	WI WS	PO BOX 391 MADISON WI 53701	1976	1976
CUMBERLAND LIFE INS CO 156-71838	TN FS	800 W AIRPORT FREEWAY PO BOX 222133 DALLAS TX 75222 (214) 579-3100	1959	1979
CUMIS INS SOCIETY, INC 306-10847	WI WS	PO BOX 1084 MADISON WI 53701 (608) 238-5851	1960	1960
CUNA MUTUAL INS SOCIETY. 306-62626	WI WM	PO BOX 391 MADISON WI 53701 (608) 238-5851	1935	1935
CZECHOSLOVAK SOCIETY OF AMERICA. 000-56138	IL FX	PO BOX 249 BERWYN IL 60402 (312) 242-2224	1911	1938
DAIRYLAND INS CO 169-21164	WI WS	9501 E SHEA BLVD PO BOX 29410 SCOTTSDALE AZ 85252	1965	1965
DAKOTA WESLEYAN UNIVERSITY 000-97624	SD FG	MITCHELL SD 57301	1885	1977

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
DANISH BROTHERHOOD IN AMERICA. 000-57312	NE FX	PO BOX 31743 OMAHA NE 68131 (402) 341-5049	1882	1917
DARLINGTON MUTUAL INS. CO. 000-96270	WI WT	116 E LOUISA ST DARLINGTON WI 53530 (608) 776-2319 ATTN: WESLEY BERGET SEC	1875	1875
DAYTON TOWN MUTUAL INS CO. 000 5288	WI WT	RT 1 MUSCODA WI 53573 (608) 647-4172 ATTN: THOMAS SHANNON SEC	1903	1903
DEACONESS HOSPITAL FOUNDATION INC. 000-98000	WI WG	620 N 19TH ST MILWAUKEE WI 53233	1975	1978
DEGREE OF HONOR PROTECTIVE ASSOC 000-57088	MN FX	325 CEDAR ST ST PAUL MN 55101 (612) 224-7436	1971	1971
DELAWARE AMERICAN LIFE INS CO. 012-62634	DE FS	PO BOX 667 WILMINGTON DE 19899 (302) 428-3800	1964	1979
DELTA DENTAL PLAN OF WIS INC 000-54046	WI MN	PO BOX 828 STEVENS POINT WI 54481	1962	1965
DEPENDABLE INSURANCE CO,INC. 293-22241	FL FS	1904 GULF LIFE TOWER PO BOX 10169 JACKSONVILLE FL 32207 (904) 398-0326	1950	1981
DIXIE INSURANCE COMPANY. 084-22268	FL FS	2204 LAKESHORE DR BIRMINGHAM AL 35209 (205) 870-4000	1978	1981
DODGEVILLE MUTUAL INS CO 000-96296	WI WT	158 N IOWA ST DODGEVILLE WI 53533 (608) 935-2396 ATTN: CURTIS PETERSON SEC	1879	1879
DRUGGISTS MUTUAL INS CO. 000-13714	IA FW	PO BOX 370 ALGONA IA 50511 (515) 295-2461	1909	1919
DUNN COUNTY MUTUAL INS CO. 000-96318	WI WT	1550 THUNDERBIRD MALL MENOMONIE WI 54751 (715) 235-4244 ATTN: JEROME F TRAXLER SEC	1875	1875
DUPONT MUTUAL INS CO 000-96326	WI WT	106 N MAIN ST PO BOX 175 MARION WI 54950 (715) 754-2525 ATTN: WILLIAM E ZILLMER SEC	1883	1883
DURHAM LIFE INS CO 297-62707	NC FS	PO BOX 27807 RALEIGH NC 27611 (919) 782-6110	1913	1970
E F HUTTON LIFE INS CO 433-65447	CA FS	PO BOX 2700 LA JOLLA CA 92038 (714) 452-9060	1962	1969
EAGLE POINT MUTUAL INS CO. 000-96334	WI WT	23 W CENTRAL ST CHIPPEWA FALLS WI 54729 (715) 723-9333 ATTN: JAMES C O'DONNELL SEC	1879	1879
EAGLE STAR INS CO OF AMERICA 000-10936	NY FS	111 JOHN ST NEW YORK NY 10038	1978	1978
EARLY AMERICAN LIFE INS CO 000-62731	MN FW	2706 GANNON RD ST PAUL MN 55116 (612) 698-2411	1904	1962
EASTERN MUTUAL INS CO. 000-30201	WI MW	PO BOX 20 WICHICOT WI 54228 (414) 755-2618	1927	1927
ECONOMY FIRE & CASUALTY CO 108-22926	IL FS	500 ECONOMY COURT FREEPORT IL 61032 (815) 235-5181	1935	1954
ECONOMY PREFERRED INSURANCE CO 108-38067	IL FS	500 ECONOMY COURT FREEPORT IL 61032 (815) 235-5181	1979	1980
ELECTRIC INS CO. 057-21261	MA FS	715 LYNNWAY LYNN MA 01905 (617) 593-4110	1966	1972
ELECTRIC MUTUAL LIABILITY INS CO 057-21288	MA FW	715 LYNNWAY LYNN MA 01905 (617) 593-4110	1927	1948
ELECTRONIC REALTY ASSOCIATES, INC. 000-93009	KS FW	4900 COLLEGE BLKD BOX 2974 SHAWNEE MISSION KS 66201	1978	1978
ELLINGTON MUTUAL INS CO. 000-96350	WI WT	106 N OLK ST HORTONVILLE WI 54944 (414) 779-4515 ATTN: SHELDON WIESLER SEC	1878	1878
EMCASCO INS CO 062-21407	IA FS	PO BOX 712 DES MOINES IA 50303 (515) 280-2511	1958	1962
EMMCO INS CO 156-21296	IN FS	P.O. BOX 222133 DALLAS TX 75222 (214) 579-3100	1919	1939
EMPIRE FIRE & MARINE INS CO. 059-21326	NE FS	1624 DOUGLAS ST OMAHA NE 68102 (402) 341-0135	1954	1973
EMPIRE GENERAL LIFE INS CO 458-86290	AL FS	PO BOX 2606 BIRMINGHAM AL 35202	1976	1978
EMPLOYEE'S MUTUAL BENEFIT ASSOCIATION OF ST PAUL 000-62863	MN FW	PLACED IN REHABILITATION REHABILITATION MN 00000 (612) 698-3539	1925	1931
EMPLOYEES' MUTUAL BENEFIT ASSOC. 000-56049	WI WX	231 W MICHIGAN ST MILWAUKEE WI 53203 (414) 277-3450	1912	1914
EMPLOYERS CASUALTY CO. 061-21369	TX FS	EMPLOYERS INSURANCE BLDG 423 S AKARD ST DALLAS TX 75202 (214) 653-8100	1920	1970
EMPLOYERS INS OF WAUSAU, A MUTUAL CO 063-21458	WI MW	PO BOX 150 WAUSAU WI 54401 (715) 845-5211	1911	1911
EMPLOYERS LIFE INS CO OF WAUSAU. 063-62901	WI WS	PO BOX 150 WAUSAU WI 54401 (715) 845-5211	1965	1965
EMPLOYERS MODERN LIFE CO 062-62928	IA FS	PO BOX 712 DES MOINES IA 50303 (515) 270-2511	1962	1967
EMPLOYERS MUTUAL CASUALTY CO 062-21415	IA FW	PO BOX 712 DES MOINES IA 50303 (515) 280-2674	1911	1945
EMPLOYERS REINSURANCE CORP 327-39845	MO FS	5200 METCALF PO GOX 2991 OVERLAND PARK KS 66201 (913) 676-5200	1981	1981
EMPLOYERS' FIRE INS CO, THE. 044-20648	MA FS	ONE BEACON ST BOSTON MA 02108 (617) 725-6050	1921	1923
ENTERPRISE INSURANCE COMPANY 133-37702	CA FS	2600 WILSHIRE BLVD LOS ANGELES CA 90057 (213) 381-6811	1978	1980
EQUITABLE AMERICAN LIFE INS CO 452-86282	IA FS	PO BOX 1635 DES MOINES IA 50301 (515) 245-6911	1976	1977
EQUITABLE GENERAL INS CO 511-35882	IA FS	GEICO PLAZA WASHINGTON DC 20076 (817) 735-3800	1978	1978
EQUITABLE LIFE ASSUR SOCIETY OF THE US, THE. . . 511-62944	NY FW	1285 AVE OF THE AMERICAS NEW YORK NY 10019 (212) 554-4040	1859	1915
EQUITABLE LIFE INS CO OF IA. 452-62979	IA FS	604 LOCUST ST DES MOINES IA 50306 (515) 245-6911	1867	1947
EQUITABLE RESERVE ASSOC. 000-56057	WI WX	PO BOX 448 NEENAH WI 54956 (414) 722-1574	1897	1897
EQUITABLE VARIABLE LIFE INS CO 511-81361	NY FS	1285 AVE OF THE AMERICAS AREA 14-J NEW YORK NY 10019 (212) 554-0836	1972	1973
ETTRICK MUTUAL FIRE INS CO 000-96369	WI WT	ETTRICK WI 54627 (608) 525-3201 ATTN: K A UNDERHEIM SEC	1877	1877
EXCALIBUR INS CO 000-21466	MN FS	1136 TCF TOWER MINNEAPOLIS MN 55402 (214) 245-2581	1948	1955
EXCEL INS CO 156-21318	IN FS	P.O. BOX 222133 DALLAS TX 75222 (214) 579-3100	1939	1962
EXCESS MUTUAL REINSURANCE CO 000-13722	DE FW	THREE GIRARD PLZ PHILADELPHIA PA 19102 (215) 568-3740	1934	1955
EXECUTIVE FUND LIFE INS CO 483-66877	NE FS	3130 WILSHIRE BLVD. SANTA MONICA CA 90406 (213) 453-3471	1964	1980
EXECUTIVE LIFE INS CO. 573-63010	CA FS	EXECUTIVE LIFE BLDG 9777 WILSHIRE BLVD BEVERLY HILLS CA 90212 (213) 273-4202	1961	1972

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
EXXON TRAVEL CLUB, INC 000-95044	TX FC	PO BOX 3633 HOUSTON TX 77001	1964	1965
FAIRHAVEN CORP 000-97632	WI WG	435 STARIN RD WHITEWATER WI 53190	1960	1977
FALL CREEK MUTUAL INS CO 000-96377	WI WT	PO BOX 186 FALL CREEK WI 54742 (715) 877-2771 ATTN: ATTN: ERVIN SELL, SECRETARY	1875	1875
FAMILY HEALTH PLAN COOPERATIVE 000-95117	WI MN	6901 W EDGERTON AVE MILWAUKEE WI 53220 (414) 421-6660	1977	1979
FAMILY INS CORP. 789-63045	WI WS	PO BOX 508 SHAWANO WI 54166 (715) 526-2128	1965	1965
FAMILY LIFE INS CO 000-63053	WA FS	PARK PLACE SEATTLE WA 98101 (206) 292-1000	1949	1960
FARM & HOME LIFE INS CO. 000-63134	AZ FS	PO BOX 16170 PHOENIX AZ 85011 (602) 264-9851	1954	1958
FARMERS & TRADERS LIFE INS CO. 000-63193	NY FM	960 JAMES ST BOX 1056 SYRACUSE NY 13201 (315) 471-5656	1912	1963
FARMERS AUTOMOBILE INS ASSOC 153-24201	IL FR	PO BOX 111 PEKIN IL 61558 (309) 346-1161	1921	1964
FARMERS INS EXCHANGE 069-21652	CA FR	TERMINAL ANNEX PO BOX 2478 LOS ANGELES CA 90051 (213) 932-3441	1928	1954
FARMERS MUTUAL HAIL INS CO OF IA 000-13897	IA FM	2323 GRAND AVE DES MOINES IA 50312 (515) 282-9104	1893	1932
FARMERS NEW WORLD LIFE INS CO. 069-63177	WA FS	3003 77TH AVE SE MERCER ISLAND WA 98040 (206) 232-8400 ATTN: ATTN: BRUCE MCCARTNEY MGR, COMPLIANCE	1910	1921
FARMERS TOWN MUTUAL INSURANCE CO 000-96962	WI WT	RT 2 NORWALK WI 54648 (608) 384-7686 ATTN: PERSHING YOUNG SEC	1876	1876
FARMINGTON MUTUAL INS CO 000-96385	WI WT	RT 1 OSCEOLA WI 54020 (715) 294-3186 ATTN: ATTN: PAUL NEIDERMIRE	1878	1878
FARMLAND LIFE INS CO 383-63150	IA FS	1963 BELL AVE DES MOINES IA 50315 (515) 245-8800	1961	1974
FARMLAND MUTUAL INS CO 383-13838	IA FM	FLEUR & BELL DES MOINES IA 50315 (515) 245-8800	1909	1948
FATHER FLANAGAN'S BOYS' HOME 000-97900	NE FG	BOYS TOWN NE 68010	1920	1978
FBL INSURANCE COMPANY. 513-90646	IA FS	5400 UNIVERSITY AVE WEST DES MOINES IA 50265 (515) 225-5400	1979	1981
FEDERAL HOME LIFE INS CO 095-67695	IN FS	78 W MICHIGAN AVE BATTLE CREEK MI 49017 (616) 968-5500	1910	1958
FEDERAL INS CO 038-20281	NJ FS	51 JOHN F KENNEDY PKWY SHORT HILLS NJ 07078 (201) 467-6451 ATTN: E DIAMOND	1901	1903
FEDERAL KEMPER INS CO. 108-30503	IL FS	2001 EAST MOUND ROAD DECATUR IL 62526 (217) 877-9510	1973	1974
FEDERAL KEMPER LIFE ASSUR CO 108-63207	IL FS	ROUTE 22 DIVISION 03 LONG GROVE IL 60049 (312) 540-3226 ATTN: DOROTHY LATIMER	1967	1968
FEDERAL LIFE INS CO (MUTUAL) 599-63223	IL FM	3750 W DEERFIELD RD RIVERWOODS IL 60015 (312) 520-1900	1899	1950
FEDERATED LIFE INS CO. 007-63258	MN FS	129 E BROADWAY OWATONNA MN 55060 (507) 451-1320	1958	1966
FEDERATED MUTUAL INS CO. 007-13935	MN FM	129 E BROADWAY OWATONNA MN 55060 (507) 451-1320	1904	1914
FEDERATED REINSURANCE CORP 000-28622	NY FS	4801 WOODWAY SUITE 280E HOUSTON TX 77056 (713) 621-2400	1972	1973
FEDERATED RURAL ELECTRIC INS CORP. 000-11118	WI WS	PO BOX 4328 MADISON WI 53719 (608) 274-1622	1957	1959
FEDERATION LIFE INS OF AMERICA 000-56065	WI WX	2335 S 13TH ST MILWAUKEE WI 53215 (414) 645-2407	1913	1915
FIDELITY & CASUALTY CO. OF NY, THE 048-35270	NH FS	80 MAIDEN LANE NEW YORK NY 10038 (212) 440-3000	1977	1977
FIDELITY & DEPOSIT CO. OF MARYLAND 819-39306	MD FS	CHARLES & LEXINGTON STS BALTIMORE MD 21203	1980	1982
FIDELITY & GUARANTY INS CO 196-35386	IA FS	100 LIGHT ST PO BOX 1138 BALTIMORE MD 21203 (301) 547-3000	1977	1979
FIDELITY & GUARANTY INS UNDERWRITERS INC 196-25879	OH FS	100 LIGHT STREET P.O BOX 1138 BALTIMORE MD 21203 (301) 547-3000	1951	1959
FIDELITY & GUARANTY LIFE INS CO. 196-63274	MD FS	PO BOX 1138 BALTIMORE MD 21203 (301) 547-3000	1959	1960
FIDELITY BANKERS LIFE INS CO 440-63266	VA FS	PO BOX 2368 RICHMOND VA 23218 (804) 649-8411	1967	1967
FIDELITY INTERSTATE LIFE INS CO. 337-53282	PA FS	3700 WILSHIRE BLVD LOS ANGELES CA 90010 (213) 381-8011	1954	1971
FIDELITY LIFE ASSOC. 108-63290	IL FM	ROUTE 22 DIVISION 03 LONG GROVE IL 60049 (312) 540-3226 ATTN: DOROTHY LATIMER	1896	1899
FIDELITY MUTUAL LIFE INS CO, THE 000-63304	PA FM	PO BOX 7318 PHILADELPHIA PA 19101 (215) 977-8000	1878	1967
FIDELITY SECURITY LIFE INS CO. 000-71870	MO FS	3130 BROADWAY KANSAS CITY MO 64111 (816) 756-1060	1969	1975
FIDELITY STANDARD LIFE INS CO. 854-93246	DE FS	SOUTH PENN SQUARE PO BOX 7318 PHILADELPHIA PA 19101 (215) 977-8000	1981	1981
FIDELITY UNION LIFE INS CO 000-63320	TX FS	PO BOX 2580 DALLAS TX 75221 (214) 653-2776	1979	1980
FINANCIAL ASSURANCE INC. 449-63339	CO FS	300 W 11TH ST KANSAS CITY MO 64105 (816) 474-9330	1961	1974
FIRE & CASUALTY INS CO OF CT, THE. 326-24880	CT FS	PO BOX 420 HARTFORD CT 06141 (203) 674-6600	1923	1963
FIRE INS EXCHANGE. 069-21660	CA FR	PO BOX 948 AURORA IL 60507 (213) 932-3441	1942	1954
FIREMAN'S FUND AMERICAN LIFE INS CO. 076-67962	CA FS	1600 LOS GAMOS DR SAN RAFEL CA 94911 (415) 492-7343	1958	1967
FIREMAN'S FUND INS CO. 076-21873	CA FS	PO BOX 3395 SAN FRANCISCO CA 94120 (415) 929-2000	1864	1918
FIREMAN'S FUND INS CO OF WI. 076-37273	WI WS	3333 N MAYFAIR RD WAUWATOSA WI 53222 (414) 258-6660	1979	1979

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FIREMEN'S INS CO OF NEWARK NJ. 048-20850	NJ FS	80 MAIDEN LN NEW YORK NY 10038	1855	1875
FIRST CATHOLIC SLOVAK LADIES ASSOC OF THE US . . 000-58532	OH FX	24950 CHAGRIN BLVD CLEVELAND OH 44122 (216) 464-8015	1899	1941
FIRST CATHOLIC SLOVAK UNION, USA 000-56340	OH FX	3289 E 55TH ST CLEVELAND OH 44101 (216) 341-3355	1892	1940
FIRST COLONY LIFE INS CO 432-63401	VA FS	PO BOX 1280 LYNCHBURG VA 24505 (804) 845-0911	1955	1972
FIRST CONTINENTAL LIFE & ACCIDENT INS CO 360-64696	UT FS	PO BOX 9229 SALT LAKE CITY UT 84109 (801) 487-5914	1979	1979
FIRST EXCESS AND REINSURANCE CORP. 327-32018	MO FS	5200 METCALF PO BOX 2991 OVERLAND PARK KS 66201 (913) 676-5200	1974	1979
FIRST FEDERATED LIFE INS CO. 515-63444	MO FS	MUNSEY BLDG BALTIMORE MD 21202 (301) 752-5200	1955	1970
FIRST GENERAL INS CO 334-25321	GA FS	6151 POWERS FERRY RD ATLANTA GA 30339 (404) 952-6601	1949	1961
FIRST NATIONAL INS CO OF AMERICA 163-24724	WA FS	4347 BROOKLYN AVE NE SEATTLE WA 98105 (206) 545-5551	1928	1930
FIRST PENN-PACIFIC LIFE INS CO 000-67652	PA FS	2021 MIDWEST ROAD OAK BROOK IL 60521 (312) 495-3336	1963	1981
FIRST UNITED LIFE INS CO 000-63541	IN FS	475 - 479 BROADWAY GARY IN 46402 (219) 886-1561	1956	1971
FIRST VARIABLE LIFE INS CO 000-77984	AR FS	PLAZA WEST BLDG SUITE 590 MCKINLEY & LEE STS LITTLE ROCK AR 77205 (501) 661-1500	1968	1974
FLORISTS' LIFE INS CO. 349-71455	IL FS	500 ST LOUIS ST EDWARDSVILLE IL 62025 (618) 656-4240	1964	1970
FLORISTS' MUTUAL INS CO. 349-13978	IL FM	PO BOX 535 EDWARDSVILLE IL 62025 (618) 656-4240	1887	1953
FORD AUTO CLUB A DIV OF AMER RD SUS CO 000-95125	DE FC	THE AMERICAN ROAD DEARBORN MI 48121	1969	1979
FORD LIFE INS CO 018-63576	MI FS	THE AMERICAN ROAD DEARBORN MI 48121 (313) 322-8095	1966	1967
FORD MOTORS CO,PARTS & SERVICE DIV. 000-93076	DE FW	THE AMERICAN ROAD DEARABORN MI 48121	1919	1981
FOREMOST GUARANTY CORP 238-29823	MI FS	PO BOX 2450 GRAND RAPIDS MI 49501	1972	1973
FOREMOST HOME SERVICES CORP. 000-93092	MI FW	5800 FOREMOST DRIVE,SE PO BOX 2450 GRAND RAPIDS MI 49501	1979	1981
FOREMOST INS CO. 238-11185	MI FS	PO BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3218	1952	1955
FOREMOST LIFE INS CO 238-71439	MI FS	PO BOX 2450 GRAND RAPIDS MI 49501 (616) 942-3218	1964	1969
FORT DEARBORN LIFE INS CO. 400-71129	IL FS	233 N MICHIGAN AVE CHICAGO IL 60601 (312) 938-6619	1966	1979
FORUM INS CO 414-11193	RI FS	SUITE 938 15 WESTMINSTER ST PROVIDENCE RI 02903 (312) 621-6000	1963	1964
FOUNDATION FOR CHRISTIAN LIVING A CHURCH CORP. . 000-98027	NY FG	PAWLING NY 12564	1974	1979
FOUNTAIN CITY MUTUAL INS CO. 000-96393	WI WT	FOUNTAIN CITY WI 54629 (608) 687-3221 ATTN: DALE F MANN SEC	1874	1874
FRANKENMUTH MUTUAL INS CO. 000-13986	MI FM	ONE MUTUAL AVE FRANKENMUTH MI 48734 (517) 652-6121	1921	1972
FRANKLIN FARMER'S MUTUAL INS CO. 000-96407	WI WT	156 WEST JEFFERSON SPRING GREEN WI 53588 (608) 588-2081 ATTN: GEORGE W BREMER SEC	1877	1877
FRANKLIN LIFE INS CO, THE. 746-63622	IL FS	FRANKLIN SQUARE SPRINGFIELD IL 62713 (217) 528-2011	1884	1919
FRANKLIN MUTUAL INS CO 000-29025	WI MM	RT 4 PO BOX 272 PLYMOUTH WI 53073 (414) 565-3375	1938	1938
GARDEN STATE LIFE INS CO 134-63657	NJ FS	484 CENTRAL AVE NEWARK NJ 07107 (201) 733-4114	1956	1964
GENERAL ACCIDENT INS CO OF AMERICA 077-21970	PA FS	GENERAL BLDG 414 WALNUT ST PHILADELPHIA PA 19105 (215) 625-1000	1956	1956
GENERAL AMERICAN LIFE INS CO 000-63665	MO FW	GENERAL AMER LIFE BLDG CORNER 15TH & LOCUST STS ST LOUIS MO 63166 (314) 231-1700	1933	1968
GENERAL CASUALTY CO OF WIS 159-24414	WI WS	PO BOX 369 MADISON WI 53701 (608) 257-1431	1925	1925
GENERAL COUNCIL OF THE ASSEMBLIES OF GOD,THE . . 000-58041	MO FG	1445 BOONEVILLE AVE SPRINGFIELD MO 65802	1960	1981
GENERAL ELECTRIC MORTGAGE INS CORP 350-38458	OH FS	PO BOX 41910 CINNCINATTI OH 41910 (513) 984-8064	1980	1981
GENERAL FIDELITY LIFE INS CO 857-93521	CA FS	10089 WILLOW CREEK RD SAN DIEGO CA 92131 (714) 578-6150	1980	1982
GENERAL INS CO OF AMERICA. 163-24732	WA FS	4347 BROOKLYN AVE NE SEATTLE WA 98105 (206) 545-5551	1923	1926
GENERAL LIFE INS CO-P OF WIS 215-63703	WI WS	PO BOX 349 MILWAUKEE WI 53201 (414) 271-5433	1958	1959
GENERAL REASSURANCE CORP 080-82627	CT FS	2 GREENWICH PLAZA GREENWICH CT 06830 (203) 661-5060	1967	1979
GENERAL REINSURANCE CORP 080-22039	DE FS	600 STEAMBOAT RD GREENWICH CT 06830 (203) 622-4274	1870	1971
GENERAL SERVICES LIFE INS CO 072-63762	DE FS	1701 PENNSYLVANIA AVE NW WASHINGTON DC 20006 (202) 298-6235	1954	1979
GEORGETOWN LIFE INS CO 000-63789	IL FS	216 N E PERRY ST PEORIA IL 61603 (317) 848-7217	1963	1968
GEORGIA INTERNATIONAL LIFE INS CO. 034-63797	GA FS	PO BOX 7325 ATLANTA GA 30309 (404) 955-1555	1967	1968
GERBER LIFE INS CO 000-70939	NY FS	66 CHURCH ST WHITE PLAINS NY 10601 (914) 761-4404	1967	1971
GERMANTOWN INS CO. 252-11282	PA FS	GERMANTOWN MARKET SQUARE PHILADELPHIA PA 19144 (215) 438-4800	1843	1961
GERMANTOWN MUTUAL INS CO 000-14036	WI MM	PO BOX 128 GERMANTOWN WI 53022 (414) 251-6680	1854	1854

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GLENS FALLS INS CO., THE 048-34622	DE FS	80 MAIDEN LANE NEW YORK NY 10038 (212) 440-3000	1977	1977
GLOBE INDEMNITY CO 162-24600	DE FS	150 WILLIAM ST NEW YORK NY 10038 (212) 553-3000	1979	1980
GLOBE LIFE & ACCIDENT INS CO 290-91472	DE FS	GLOBE LIFE CENTER OKLAHOMA CITY OK 73184	1979	1979
GLOBE LIFE INS CO. 318-63894	IL FS	222 N DEARBORN ST CHICAGO IL 60601 (312) 269-4342 ATTN: HUGO A LORENZ	1928	1959
GOLD BOND PROTECTION CORP. 000-92991	DE FW	1001 INTERNATIONAL BLVD ATLANTA GA 30354	1978	1979
GOVERNMENT EMPLOYEES INS CO. 081-22063	DC FS	GEICO PLAZA WASHINGTON DC 20076 (301) 986-3000	1937	1947
GOVERNMENT EMPLOYEES LIFE INS CO 081-63940	DC FS	1701 RESEARCH BLVD ROCKVILLE MD 20850 (301) 279-4800	1949	1962
GRAIN DEALERS MUTUAL INS CO. 082-22098	IN FM	1752 N MERIDIAN ST INDIANAPOLIS IN 46202 (317) 923-2453	1902	1922
GRANITE STATE INS CO 012-23809	NH FS	PO BOX 960 MANCHESTER NH 03105 (603) 669-6300	1885	1908
GREAT AMERICAN INS CO. 084-16691	OH FS	580 WALNUT ST CINCINNATI OH 45202 (513) 369-5000	1942	1947
GREAT AMERICAN LIFE INS CO 084-64009	NJ FS	PO BOX 30019 LOS ANGELES CA 90030 (213) 937-8000	1959	1961
GREAT AMERICAN RESERVE INS CO. 268-64017	TX FS	PO BOX 388 DALLAS TX 75221 (214) 655-7111	1937	1967
GREAT CENTRAL INS CO 215-19860	IL FS	3625 N SHERIDAN RD PEORIA IL 61604 (309) 688-8571	1967	1969
GREAT COMMONWEALTH LIFE INS CO 000-64041	TX FS	PO BOX 36169 DALLAS TX 75235 (214) 630-7811	1955	1966
GREAT GLOBAL ASSURANCE CO, THE 000-18937	AZ FS	PO BOX 1030 SCOTTSDALE AZ 85252 (602) 947-7744	1953	1962
GREAT NORTHERN INS CO. 038-20303	MN FS	51 JOHN F KENNEDY PKWY SHORT HILLS NJ 07078 (201) 467-6451 ATTN: E DIAMOND	1952	1953
GREAT SOUTHWEST SURPLUS LINES INS CO 169-39330	WI WS	9501 EAST SHEA BLVD SCOTTSDALE AZ 85258 (602) 860-7700	1981	1981
GREAT WEST CASUALTY CO 032-11371	NE FS	2609 DAKOTA AVE PO BOX 277 SO SIOUX CITY NE 68776 (402) 494-2411	1956	1972
GREAT-WEST LIFE & ANNUITY INS CO 769-68322	KS FS	PO BOX 6000 WINNIPEG MANITOBA CANADA R3G 3A5 FO 00000 (204) 946-1190	1907	1964
GREAT-WEST LIFE ASSUR CO, THE. 769-80705	MI AS	60 OSBORNE ST N WINNIPEG CANADA R3C 3A5 FO 00000 (204) 946-1190 ATTN: JOHN R. GRAHAM MGR CREATIVE SERVICES	1891	1967
GREATER BENEFICIAL UNION OF PITTSBURGH 000-56685	PA FX	4254 CLAIRTON BLVD PITTSBURGH PA 15227 (412) 884-5100	1908	1935
GREATER HEALTH CO-OPERATIVE. 000-54054	WI HN	PO BOX 1100 DEPERE WI 54115 (414) 336-1100	1979	1979
GREATER NEW YORK MUTUAL INS CO 222-22187	NY FM	215 LEXINGTON AVE NEW YORK NY 10016 (212) 683-9700	1927	1963
GREEN COUNTY MUTUAL INS CO 000-96423	WI WT	RT 1 BOX 90 MONROE WI 53566 (608) 325-2304 ATTN: PAUL F WUETHRICH SEC	1873	1873
GRINNELL MUTUAL REINSURANCE COMPANY. 518-14117	IA FM	INTERSTATE 80 AT HWY 146 GRINNELL IA 50112 (515) 236-6121	1909	1980
GROUP HEALTH COOPERATIVE OF EAU CLAIRE 000-53813	WI HN	2125 HEIGHTS DR EAU CLAIRE WI 54701 (715) 835-5833	1972	1976
GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WIS. . 000-53899	WI HN	1 SOUTH PARK ST MADISON WI 53715 (608) 251-4156	1972	1975
GUARANTEE INS CO 325-11398	DE FS	PO BOX 220 PRINCETON NJ 08540 (609) 452-7900	1965	1979
GUARANTEE RESERVE LIFE INS CO. 000-64203	IN FS	530 RIVER OAKS WEST CALUMET CITY IL 60409 (312) 375-7800	1945	1973
GUARANTEE TRUST LIFE INS CO. 687-64211	IL FM	2537 W MONTROSE AVE CHICAGO IL 60618 (312) 583-1400	1936	1966
GUARANTEED PROPERTY PROTECTION SERVICES,INC. . . 000-93106	WI FW	1507 LUDINGTON ST PO BOX 742 ESCANABA WI 49829	1978	1981
GUARDIAN INS & ANNUITY CO INC, THE 429-78778	DE FS	201 PARK AVE S NEW YORK NY 10003 (212) 598-8252	1970	1971
GUARDIAN LIFE INS CO OF AMERICA, THE 429-64246	NY FM	201 PARK AVE S NEW YORK NY 10003 (212) 598-8445 ATTN: TAX & PAYROLL DEPT	1860	1920
GUARDSMAN LIFE INS CO. 272-64254	IA FS	1025 ASHWORTH RD W DES MOINES IA 50265 (515) 223-3083	1962	1971
GUILDERLAND MUTUAL REINSURANCE CO. 000-28630	NY FM	BETHLEHEM COURT DELMAR NY 12054 (518) 439-9353	1969	1979
GULF ATLANTIC LIFE INS CO. 140-64262	TX FS	PO BOX 3892 SAN FRANCISCO CA 94119 (415) 552-6200	1962	1967
GULF AUTO CLUB, INC. 000-95141	TX FC	PO BOX 946 HOUSTON TX 77001	1967	1981
GULF INS CO. 041-22217	MO FS	PO BOX 1771 DALLAS TX 75221 (214) 559-1500	1240	1949
HALLMARK INS CO INC. 000-11436	WI WS	PO BOX 5269 MADISON WI 53705 (608) 831-5901	1961	1961
HAMBURG MUTUAL INS CO. 000-96431	WI WT	RT 1 COON VALLEY WI 54623 (608) 452-3275 ATTN: MYRON HANSON SECRETARY-TREASUREH	1867	1867
HANOVER INS CO, THE. 088-22292	NH FS	440 LINCOLN ST WORCESTER MA 01605 (617) 852-1000 ATTN: CORPORATE DEPT	1972	1973
HANSECO INS CO 356-16187	DE FS	JOHN HANCOCK PL PO BOX 111 BOSTON MA 02117 (617) 236-5200	1971	1977
HARBOR INS CO. 048-22322	CA FS	TERMINAL ANNEX PO BOX 3451 LOS ANGELES CA 90051 (213) 937-5711	1946	1973
HARCO NATIONAL INS CO. 258-26433	NY FS	PO DRAWER 12-U MILWAUKEE WI 53203 (414) 276-8000	1954	1959
HARMONY MUTUAL FIRE INS CO 000-96440	WI WT	MILTON WI 53563 (608) 868-2844 ATTN: H J WRIGHT SEC	1872	1872

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
HARTFORD ACCIDENT & INDEMNITY CO 091-22357	CT FS	PO BOX 13586 MILWAUKEE WI 53213 (203) 547-5000	1913	1913
HARTFORD CASUALTY INS CO 091-22365	NJ FS	HARTFORD PLAZA HARTFORD CT 06115 (203) 547-5000	1929	1930
HARTFORD FIRE INS CO 091-19682	CT FS	HARTFORD PLAZA HARTFORD CT 06115 (203) 547-5000	1810	1851
HARTFORD LIFE & ACCIDENT INS CO. 091-70815	CT FS	HARTFORD PLAZA HARTFORD CT 06115 (203) 547-5000	1967	1969
HARTFORD LIFE INS CO 091-64335	CT FS	HARTFORD PLAZA HARTFORD CT 06115 (203) 547-5000	1978	1979
HARTFORD STEAM BOILER INSPECTION & INS CO. . . . 266-11452	CT FS	56 PROSPECT ST HARTFORD CT 06102 (203) 527-0791	1866	1871
HARTFORD VARIABLE ANNUITY LIFE INS CO. 091-86630	CT FS	HARTFORD PLAZA HARTFORD CT 06115 (203) 547-5000	1969	1977
HARTLAND CICERO MUTUAL INS CO. 000-18775	WI MM	PO BOX 156 SEYMOUR WI 54165 (414) 833-6891	1926	1926
HARTLAND-RICHMOND TOWN INS CO. 000-96458	WI WT	127 E STATE ST BONDUEL WI 54107 (715) 758-8488 ATTN: LEONARD NEITZEL SEC	1876	1876
HAWKEYE NATIONAL LIFE INS CO 000-64351	IA FS	8350 HICKMAN RD SUITE A DES MOINES IA 50322 (515) 278-5133	1966	1976
HAWKEYE-SECURITY INS CO. 072-21741	IA FS	1017 WALNUT ST DES MOINES IA 50307 (515) 245-4141	1919	1958
HEALTH INS CORP. 053-29157	WI WS	2448 S 102ND ST MILWAUKEE WI 53227 (414) 259-7600	1957	1958
HEALTH SERVICE INC 000-80985	IL FS	676 NORTH ST CLAIR STREET CHICAGO IL 60611 (312) 951-7710	1949	1953
HELENVILLE MUTUAL INS CO 000-96466	WI WT	PO BOX 202 HELENVILLE WI 53137 (414) 674-5188 ATTN: EARL A TOPEL SEC	1871	1876
HENRIETTA GREENWOOD & UNION MUTUAL FIRE INS CO . 000-96474	WI WT	RT 1 HILLSBORO WI 54634 (608) 489-2587 ATTN: LESLIE J HAUGH SEC	1883	1883
HERITAGE LIFE INS CO 688-64394	AZ FS	10880 WILSHIRE BLVD SUITE 600 LOS ANGELES CA 90024 (213) 879-0477	1957	1967
HERITAGE MUTUAL INS CO 000-14184	WI MM	2300 KOHLER MEMORIAL DR SHEBOYGAN WI 53081 (414) 458-9131	1925	1925
HG HOME PROTECTION PLAN, INC 000-93050	CA FW	1291 E HILLSDALE SUITE 309 FOSTER CITY CA 94404	1978	1981
HIGHLANDS INS CO 094-22489	TX FS	600 JEFFERSON ST HOUSTON TX 77002 (713) 659-5541	1957	1969
HOLIDAY LIFE INS CO. 410-61506	NE FS	3141 HOOD STREET DALLAS TX 75219 (214) 521-2174	1963	1975
HOLLAND MUTUAL FIRE INS CO 000-96482	WI WT	RT 1 CEDAR GROVE WI 53013 (414) 668-6959 ATTN: LESLIE H DRAAYERS SEC	1870	1870
HOLYLAND CHRISTIAN MISSION 000-97683	MO FG	2000 E RED BRIDGE RD KANSAS CITY MO 64131	1951	1978
HOME AND AUTOMOBILE INS CO 031-20052	IL FS	111 W JACKSON BLVD CHICAGO IL 60604 (312) 322-2100	1957	1979
HOME INDEMNITY CO, THE 095-22519	NH FS	59 MAIDEN LN NEW YORK NY 10038 (212) 530-7000	1972	1972
HOME INS CO, THE 095-22527	NH FS	235 EXECUTIVE DR BROOKFIELD WI 53005 (212) 530-7000	1973	1973
HOME INSURANCE CO OF WISCONSIN 095-40363	WI WS	2323 N MAYFAIR RD MILWAUKEE WI 53226	1981	1981
HOME LIFE INS CO 000-64440	NY FM	253 BROADWAY NEW YORK NY 10007 (212) 306-2000	1860	1950
HOME MISSIONERS OF AMERICA, THE. 000-98043	OH FG	PO BOX 46404 CINCINNATI OH 45246	1940	1979
HOME MUTUAL INS CO 096-22543	WI MM	PO BOX 819 APPLETON WI 54912 (414) 739-3161	1900	1900
HOMECO LIFE INS CO INC 096-64491	WI WS	PO BOX 819 APPLETON WI 54912 (414) 739-3161	1966	1966
HORACE MANN INS CO 102-22578	FL FS	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1963	1964
HORACE MANN LIFE INS CO. 102-64513	IL FS	1 HORACE MANN PLZ SPRINGFIELD IL 62715 (217) 789-2500	1949	1968
IDEAL MUTUAL INS CO. 000-14230	NY FM	260 MADISON AVE NEW YORK NY 10016	1944	1949
IDS LIFE INS CO. 413-65005	MN FS	IDS TOWER MINNEAPOLIS MN 55402	1957	1963
IGF INSURANCE COMPANY. 000-26891	IA FS	315 SHOPS BLDG DES MOINES IA 50309 (515) 283-0353	1972	1981
ILLINOIS FARMERS INS CO. 069-21679	IL FS	1700 N LAKE ST AURORA IL 60507 (312) 844-5730	1968	1971
ILLINOIS INS CO. 131-23558	IL FS	29 WACKER DR CHICAGO IL 60606 (312) 236-8355	1876	1882
ILLINOIS LIFE ASSURANCE CO 151-64572	IL FS	29 WACKER DR CHICAGO IL 60606 (312) 236-8355	1965	1968
ILLINOIS MUTUAL LIFE & CASUALTY CO 000-64580	IL FM	300 S W ADAMS ST PEORIA IL 61634 (309) 674-8255	1912	1926
ILLINOIS NATIONAL INS CO 012-23817	IL FS	133 S 4TH ST SPRINGFIELD IL 62705 (603) 669-6300	1933	1979
IMPERIAL CASUALTY & INDEMNITY CO 436-11487	NE FS	306 S 15TH ST OMAHA NE 68102 (402) 344-4500	1954	1962
IMPLEMENT DEALERS MUTUAL INS CO. 177-25224	ND FM	PO BOX 1278 GRAND FORKS ND 58201 (701) 775-4226	1903	1926
INA LIFE INS CO. 102-67415	CA FS	4050 WILSHIRE BLVD LOS ANGELES CA 90010 (215) 241-4000	1927	1974
INA REINSURANCE CO 102-22705	DE FS	ONE FRANKLIN PLAZA PHILADELPHIA PA 19102 (215) 241-3288	1971	1972
INA STANDARD LIFE INS CO 000-69051	IN FS	300 E FALL CREEK BLVD INDIANAPOLIS IN 46205 (317) 923-2425	1934	1963
INA UNDERWRITERS INS CO. 102-22667	CA FS	1600 ARCH ST PHILADELPHIA PA 19101 (215) 241-4000	1945	1971

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
INDEMNITY INS CO OF NORTH AMERICA. 102-25348	NY FS	1600 ARCH ST PHILADELPHIA PA 19101 (215) 241-4000	1851	1952
INDEPENDENCE LIFE & ACCIDENT INS CO. 353-64602	KY FS	PO BOX 1115 LOUISVILLE KY 40201 (502) 587-8831	1934	1951
INDEPENDENT FIRE INSURANCE CO. 223-22608	FL FS	ONE INDEPENDENT DR JACKSONVILLE FL 32276 (904) 358-5150	1960	1980
INDEPENDENT LIBERTY LIFE INS CO. 000-64629	MI FS	126 OTTAWA AVE NW GRAND RAPIDS MI 49502 (616) 774-9400	1910	1962
INDEPENDENT ORDER OF FORESTERS, THE. 000-58068	MI AX	789 DON MILLS ROAD DON MILLS ONTARIO CANADA M3C 1T9 FO 00000 (416) 429-3000	1877	1967
INDEPENDENT ORDER OF VIKINGS 000-57509	IL FX	200 E ONTARIO ST RM 505 CHICAGO IL 60611 (312) 944-7199	1895	1972
INDIANA INS CO 101-22659	IN FS	PO BOX 1967 INDIANAPOLIS IN 46204 (317) 266-2450	1851	1972
INDIANA LUMBERMENS MUTUAL INS CO 246-14265	IN FM	3600 WOODVIEW TRACE PO BOX 68600 INDIANAPOLIS IN 46268 (800) 428-1441	1897	1978
INDIANAPOLIS LIFE INS CO 000-64645	IN FM	PO BOX 1230B INDIANAPOLIS IN 46206 (317) 927-6500	1905	1955
INDIANAPOLIS LIFE PENSION AND INS CO 000-92711	IN FS	PO BOX 1230-B INDIANAPOLIS IN 46206 (317) 927-6500	1981	1982
INDIVIDUAL ASSURANCE CO, LIFE, HEALTH & ACCIDENT 000-81779	MO FS	1002 WALNUT STREET KANSAS CITY MO 64106	1973	1980
INDUSTRIAL CASUALTY INSURANCE CO 571-64653	IL FS	10 S RIVERSIDE PLAZA CHICAGO IL 60606 (312) 386-8838	1926	1981
INDUSTRIAL FIRE & CASUALTY INS CO. 571-11541	IL FS	137 NORTH OAK PARK AVE OAK PARK IL 60301 (312) 386-8838	1959	1973
INDUSTRIAL INDEMNITY CO. 052-21040	CA FS	PO BOX 3660 SAN FRANCISCO CA 94119 (201) 285-7000	1920	1967
INDUSTRIAL LIFE INS CO 160-64688	TX FS	PO BOX 220986 DALLAS TX 75222 (214) 559-1173	1945	1963
INLAND NATIONAL INS CO 012-23825	IL FS	133 S 4TH ST SPRINGFIELD IL 62705 (603) 669-6300	1959	1979
INS CO OF STATE OF PENNSYLVANIA, THE 012-19429	PA FS	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1794	1906
INSURANCE CO OF NORTH AMERICA. 102-22713	PA FS	CONTROLLER'S DEPT 6TH FL 1600 ARCH ST PHILADELPHIA PA 19101 (215) 241-4000 ATTN: JOHN F THOMPSON	1794	1864
INSURED TITLES INC 070-50318	KS FS	328 NORTH MAIN WITCHITA KS 67202 (316) 262-7267	1961	1966
INTEGRITY INS CO 299-11584	NJ FS	MACK CENTER DR PARAMUS NJ 07652 (201) 262-9330	1958	1961
INTEGRITY LIFE INS CO. 029-82597	WI WS	PO BOX 539 APPLETON WI 54912 (414) 734-4511	1973	1973
INTEGRITY MUTUAL INS CO. 029-14303	WI WM	PO BOX 539 APPLETON WI 54912 (414) 739-2339	1933	1933
INTER-OCEAN INS CO 244-64793	IN FS	CINCINNATI FINANCIAL CTR PO BOX 14568 CINCINNATI OH 45214 (513) 771-2000	1907	1907
INTER-STATE ASSUR CO, A. 000-64807	IA FM	420 KEOSAUQUA WAY DES MOINES IA 50308	1908	1912
INTER-VARSITY CHRISTIAN FELLOWSHIP OF USA. . . . 000-92983	IL FG	233 LANGDON ST MADISON WI 53703	1941	1981
INTERGROUP PREPAID HEALTH INS. CO. 218-38172	WI WS	CNA PLAZA, 29 SOUTH CHICAGO IL 60685 (312) 822-7048	1980	1980
INTERNATIONAL FINANCIAL SERVICES LIFE INS CO . . 455-64084	IL FS	4000 W. BROAD ST RICHMOND VA 23230 (305) 591-2080 ATTN: DAVID J. MCDONALD ADMINISTRATIVE VICE PRES.	1943	1970
INTERNATIONAL GENERAL INS CORP 469-71013	WI WS	PO BOX 17667 MILWAUKEE WI 53217 (414) 351-1400	1961	1964
INTERNATIONAL INS CO 052-21083	IL FS	MADISON AVE - CANFIELD RD PO BOX 2387 MORRISTOWN NJ 07960 (201) 285-7000	1972	1972
INVESTORS GUARANTY LIFE INS CO 069-64890	CA FS	3003 77TH AVE,SE MERCER ISLAND WA 98040 (206) 232-8400 ATTN: ATTN: BRUCE MCCARTNEY MGR, COMPLIANCE	1962	1966
INVESTORS LIFE INS CO OF NE. 431-86975	SD FS	ONE MIDLAND PLAZA SIOUX FALLS SD 57101 (605) 335-5880	1977	1977
INVESTORS LIFE INS CO OF NORTH AMERICA 102-63487	PA FS	1600 ARCH ST PHILADELPHIA PA 19101 (215) 241-4000	1963	1969
INVESTORS MORTAGE INS CO 490-16179	IL FS	225 FRANKLIN ST BOSTON MA 02110 (617) 482-0610 ATTN: KEVIN F MURPHY GENERAL COUNSEL	1981	1981
IOWA KEMPER INS CO 108-22942	IA FS	PO BOX 551 MASON CITY IA 50401 (515) 423-5381	1966	1966
IOWA MUTUAL INS CO 339-14338	IA FM	509 NINTH ST DE WITT IA 52742 (319) 659-3231	1900	1962
IOWA NATIONAL MUTUAL INS CO. 000-14346	IA FM	PO BOX 111 CEDAR RAPIDS IA 52406 (319) 398-1200 ATTN: C P HOPKINS	1909	1935
IOWA STATE TRAVELERS MUTUAL ASSURANCE CO 000-70890	IA FM	PO BOX 1474 DES MOINES IA 50306 (515) 225-1474	1882	1967
ITT LIFE INS CORP. 091-71153	WI WS	SHELAND TOWER 600 S COUNTY RD 18 MINNEAPOLIS MN 55426 (612) 545-2100	1956	1956
ITT LYNDON LIFE INSURANCE CO 355-88080	MO FS	12555 MANCHESTER RD ST LOUIS MO 63131 (314) 821-6060	1978	1980
ITT LYNDON PROPERTY INSURANCE CO 355-35769	MO FS	12555 MANCHESTER RD ST LOUIS MO 63131 (314) 821-6060	1978	1981
IXONIA MUTUAL INS CO 000-96512	WI WT	RT 1 IXONIA WI 53036 (414) 261-6616 ATTN: THEODORE DEGNER SEC	1875	1876
J C PENNEY CASUALTY INS CO 268-10952	OH FS	800 BROOKSEDGE BLVD WESTERVILLE OH 43081 (614) 891-8121	1957	1973
J C PENNEY LIFE INS CO 268-65021	VT FS	2020 LIVE OAK ST DALLAS TX 75221 (214) 655-7171	1900	1965

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JACKSON NATIONAL LIFE INS CO 000-65056	MI FS	5929 EXECUTIVE DR LANSING MI 48910 (517) 394-3400	1961	1981
JAMESTOWN MUTUAL INS CO. 000-96520	WI WT	PO BOX 188 KIELER WI 53812 (608) 568-3278 ATTN: AMBROSE OLDENBURG SEC	1885	1885
JEFFERSON INS CO OF NY 486-11630	NY FS	ONE PARK AVE NEW YORK NY 10016 (212) 683-4500	1950	1967
JEFFERSON NATIONAL LIFE INS CO 000-65064	IN FS	ONE VIRGINIA AVE INDIANAPOLIS IN 46204 (317) 635-7676	1937	1975
JEWELERS MUTUAL INS CO 000-14354	WI MM	PO BOX 468 NEENAH WI 54956 (414) 725-4326	1913	1914
JIMMY SWAGGART EVANGELISTIC ASSOC. 000-98213	LA FG	6785 GOYA AVE BATON ROUGE LA 70821	1973	1979
JOHN ALDEN INS CO. 285-11215	MN FS	201 ALHAMBRA CIRCLE CORAL GABLES FL 33134 (305) 442-6723 ATTN: TODD E DAVIS SENIOR ASSOCIATE COUNSEL	1971	1975
JOHN ALDEN LIFE INS CO 285-65080	MN FS	PO BOX 343781 CORAL GABLES FL 33134 (305) 442-6931	1973	1973
JOHN DEERE INS CO. 219-21180	NY FS	34TH AVE & 80TH STREET MOLINE IL 61265 (800) 447-0633	1929	1930
JOHN HANCOCK MUTUAL LIFE INS CO. 356-65099	MA FM	200 BERKELEY ST BOSTON MA 02117 (617) 421-6000	1862	1928
JOHN HANCOCK VARIABLE LIFE INSURANCE CO. 356-90204	MA FS	JOHN HANCOCK PLACE PO BOX 717 BOSTON MA 02117 (617) 421-6000	1979	1981
JTX TRAVEL CLUB, INC 000-95079	TX FC	PO BOX 13901 PHILADELPHIA PA 19101	1978	1979
KANSAS BANKERS SURETY CO, THE. 000-15962	KS FS	1110 FIRST NAT'L BK TOWER PO BOX 1654 TOPEKA KS 66601 (913) 234-2631	1909	1981
KANSAS CITY FIRE & MARINE INS CO 048-20885	MO FS	80 MAIDEN LN NEW YORK NY 10038 (212) 440-3000	1929	1947
KANSAS CITY LIFE INS CO. 588-65129	MO FS	PO BOX 139 KANSAS CITY MO 64141 (816) 753-7000	1895	1922
KEMPER INVESTORS LIFE INS CO 108-90557	IL FS	102 S LASALLE ST CHICAGO IL 60603 (312) 781-1121	1979	1982
KEMPER REINSURANCE CO. 108-22969	IL FS	LONG GROVE IL 60049 (312) 540-2000	1969	1969
KENOSHA COUNTY MUTUAL INS CO 000-96539	WI WT	BOX 115 BRISTOL WI 53104 (414) 857-2876 ATTN: RUSSELL HORTON SEC	1860	1860
KENOSHA MEMORIAL HOSPITAL, INC 000-97721	WI WG	6308 EIGHTH AVE KENOSHA WI 53140	1903	1978
KENTUCKY CENTRAL LIFE INS CO 357-65188	KY FS	KINCAID TOWERS LEXINGTON KY 40508 (606) 253-5111	1902	1973
KEYSTONE PROVIDENT LIFE INS CO 000-65234	RI FS	99 HIGH ST BOSTON MA 02105 (617) 338-3531	1957	1970
KNIGHTS OF COLUMBUS. 000-58033	CT FX	COLUMBUS PLAZA NEW HAVEN CT 06507 (203) 772-2130	1882	1900
KOSSUTH MUTUAL FIRE INS CO 000-96547	WI WT	RT 1 KEWAUNEE WI 54216 (414) 682-6232 ATTN: WILLIAM OTRADOVEC SEC	1871	1871
LABOR ZIONIST ALLIANCE, CEASE AND DESIST 000-57266	NY FX	575 SIXTH AVE NEW YORK NY 10011 (212) 989-0300	1912	1935
LAFAYETTE LIFE INS CO. 000-65242	IN FM	1905 TEAL RD PO BOX 7007 LAFAYETTE IN 47903 (317) 477-7411	1905	1955
LAKELAND ASSURANCE CO,INC. 000-74969	AZ FS	23077 GREENFIELD RD SOUTHFIELD MI 48075 (313) 424-2242	1968	1981
LAKELAND MUTUAL INS CO 000-30228	WI MM	1202 W WASHINGTON CLEVELAND WI 53015 (414) 693-8131	1938	1938
LAPRAIRIE MUTUAL INS CO. 000-96563	WI WT	460 S RANDALL AVENUE JANESVILLE WI 53545 (608) 752-2724 ATTN: JESSIE M ARNOLD SEC	1873	1873
LAWRENCE UNIVERSITY OF WIS 000-97640	WI WG	115 S DREW ST APPLETON WI 54911	1847	1977
LAWYERS TITLE INS CORP 369-50024	VA FS	PO BOX 27567 RICHMOND VA 23261	1925	1948
LEADER NATIONAL INS CO 000-11738	OH FS	PO BOX 5739 CLEVELAND OH 44101 (216) 447-1660	1963	1979
LEAGUE GENERAL INS CO. 274-11746	MI FS	PO BOX 5250 DETROIT MI 48235 (313) 557-3210	1960	1972
LEBANON-CLYMAN MUTUAL INS CO 000-96571	WI WT	RT 2 HWY O P.O. BOX 221 WATERTOWN WI 53094 (414) 925-3755 ATTN: DOROTHY KUEHL SEC/TREAS	1887	1887
LIBERTY GROVE MUTUAL INS CO. 000-96580	WI WT	SISTER BAY WI 54234 (414) 854-2019 ATTN: HAROLD SUNSTROM SEC	1891	1891
LIBERTY LIFE ASSUR CO OF BOSTON. 111-65315	MA FS	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500 ATTN: ATTN: MS J R FONTES STAFF ASS'T-LEGAL DEPT	1963	1966
LIBERTY LIFE INS CO. 737-65323	SC FS	PO BOX 789 GREENVILLE SC 29602 (803) 268-8111	1905	1973
LIBERTY MORTGAGE INS CORP. 329-29858	WI MS	PO BOX 7066 MADISON WI 53707 (608) 257-2527	1979	1979
LIBERTY MUTUAL FIRE INS CO 111-23035	MA FM	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500 ATTN: ATTN: MS J R FONTES STAFF ASS'T-LEGAL DEPT	1908	1926
LIBERTY MUTUAL FIRE INS CO 000-96598	WI WT	STITZER WI 53825 (608) 943-8333 ATTN: BERNARD L KELLER SEC	1872	1872
LIBERTY MUTUAL INS CO. 111-23043	MA FM	175 BERKELEY ST BOSTON MA 02117 (617) 357-9500 ATTN: ATTN: MS J R FONTES STAFF ASS'T-LEGAL DEPT	1912	1919
LIBERTY NATIONAL LIFE INS CO 290-65331	AL FS	PO BOX 2612 BIRMINGHAM AL 35202 (205) 325-2722	1929	1982
LIFE INS CO OF NORTH AMERICA 102-65498	PA FS	1600 ARCH ST PHILADELPHIA PA 19101 (215) 241-4000 ATTN: JAMES F NAGLE SENIOR VICE-PRES	1956	1958
LIFE INSURANCE CO OF ILLINOIS. 599-75078	IL FS	3703 LAKE AT PFINGSTON GLENVIEW IL 60025 (312) 520-1900	1959	1980
LIFE INSURANCE CO OF THE SOUTHWEST 000-65528	TX FS	PO BOX 47421 DALLAS TX 75247 (214) 638-7100	1955	1981
LIFE INSURANCE CO OF VIRGINIA, THE 369-65536	VA FS	6610 W BROAD ST PO BOX 27601 RICHMOND VA 23261 (804) 281-6000	1871	1981

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LIFE INVESTORS INS CO OF AMERICA 468-64130	IA FS	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52406 (319) 398-8511	1930	1969
LIFE OF MID-AMERICA INS CO 722-65552	IA FS	DUBUQUE BLDG DUBUQUE IA 52001 (319) 588-1441	1959	1963
LINCOLN BENEFIT LIFE CO. 289-65595	NE FS	PO BOX 80469 LINCOLN NE 68501 (402) 475-4061	1938	1979
LINCOLN LIBERTY LIFE INS CO. 651-65625	NE FS	PO BOX 82449 LINCOLN NE 68501 (402) 474-1111	1919	1974
LINCOLN MUTUAL LIFE & CASUALTY INS CO. 000-65641	ND FM	711 SECOND AVE N PO BOX 1918 FARGO ND 58107 (701) 235-4253	1935	1956
LINCOLN NATIONAL HEALTH AND CASUALTY CO. 020-38830	IN FS	1300 S CLINTON STREET FT WAYNE IN 46801 (219) 424-5421	1980	1982
LINCOLN NATIONAL LIFE INS CO, THE. 020-65676	IN FS	1300 S CLINTON ST FORT WAYNE IN 46801 (219) 427-2000	1905	1921
LINCOLN NATIONAL PENSION INS CO. 020-88552	IN FS	1300 S CLINTON ST FT WAYNE IN 46801 (219) 427-2000	1978	1981
LINDINA TOWN INS CO. 000-96601	WI WT	RT 2 MAUSTON WI 53948 (608) 847-7232 ATTN: WILLIAM WALSH SEC	1879	1879
LITHUANIAN CATHOLIC ALLIANCE 000-56731	PA FX	PO BOX 32 WILKES BARRE PA 18701 (717) 823-8876	1906	1950
LITTLE BLACK MUTUAL INS CO 000-96610	WI WT	RT 2 MEDFORD WI 54451 (715) 678-2682 ATTN: VERNON J FREY SEC	1889	1889
LODI MUTUAL INS CO CORP. 000-96628	WI WT	335 POND ST LODI WI 53555 (608) 592-3544 ATTN: HEROLD RYAN SEC	1877	1887
LONDON ASSURANCE, THE (US BRANCH). 038-20311	NY AS	190 RIVER RD SUMMIT NJ 07901 (201) 467-6451 ATTN: E DIAMOND	1720	1872
LONDON GUARANTEE & ACCIDENT CO OF NY 553-34649	DE FS	80 MAIDEN LN NEW YORK NY 10038 (212) 440-3000	1977	1977
LONE STAR LIFE INS CO. 000-65692	TX FS	PO BOX 35047 DALLAS TX 75235 (214) 233-2510	1951	1969
LOYAL AMERICAN LIFE INS CO 000-65722	AL FS	PO BOX 6407 MOBILE AL 36606 (205) 471-5481	1955	1971
LOYAL CHRISTIAN BENEFIT ASSOC. 000-56758	PA FX	305 W SIXTH ST ERIE PA 16501 (814) 453-4331	1890	1906
LOYALTY LIFE INS CO. 048-90328	MI FS	26899 NORTHWESTERN HWY PO BOX 5075 SOUTHFIELD MI 48037 (313) 357-4660	1978	1980
LUCK MUTUAL FIRE INS CO. 000-96636	WI WT	RT 2 LUCK WI 54853 (715) 472-2861 ATTN: DARWIN SORENSON SEC	1881	1881
LUMBERMEN'S UNDERWRITING ALLIANCE, US. 114-23108	MD FR	2501 N MILITARY RD BOCA RATON FL 33431 (305) 994-1900	1905	1913
LUMBERMENS MUTUAL CASUALTY CO. 108-22977	IL FM	LONG GROVE IL 60049 (312) 540-2000	1912	1913
LUMBERMENS MUTUAL INS CO, THE. 113-23086	OH FM	LUMBERMENS HEIGHTS MANSFIELD OH 44901 (419) 522-1311	1895	1904
LUTHERAN BROTHERHOOD 000-57126	MN FX	625 FOURTH AVE SOUTH MINNEAPOLIS MN 55415 (612) 340-7000	1917	1919
LUTHERAN CHURCH IN AMERICA 000-97659	NY FG	231 MADISON AVE NEW YORK NY 10016	1962	1977
LUTHERAN MUTUAL LIFE INS CO. 000-65749	IA FM	HERITAGE WAY WAVERLY IA 50677 (319) 352-4090 ATTN: ROBERT D HOGUE F S A	1882	1898
LYNDON INS CO. 355-39365	WI WS	700 COMMUNITY FEDERAL CTR 12555 MANCHESTER RD ST LOUIS MO 63131 (314) 821-6060	1956	1958
LYNN MUTUAL INS CO 000-30236	WI WM	1025 E DIVISION ST NEILLSVILLE WI 54456 (715) 743-3303	1905	1905
MACCABEES MUTUAL LIFE INS CO 000-65765	MI FM	MACCABEES MUT LIFE BLDG 25800 NORTHWESTERN HWY SOUTHFIELD MI 48075 (313) 357-4800	1885	1895
MADISON NATIONAL LIFE INS CO, INC. 000-65781	WI WS	PO BOX 5008 MADISON WI 53705 (608) 238-2691	1961	1962
MAINE FIDELITY LIFE INS CO 311-65838	ME FS	55 WEST ST KEENE NH 03431 (603) 352-4000	1955	1979
MAMMOTH LIFE & ACCIDENT INS CO 000-65854	KY FS	PO BOX 2099 LOUISVILLE KY 40201 (502) 585-4137	1915	1961
MANCHESTER KINGSTON & MARQUETTE MUT FIRE INS CO. 000-96644	WI WT	RT 1 DALTON WI 53926 (414) 394-3124 ATTN: NYLA KNIGHT SEC	1875	1876
MANHATTAN LIFE INS CO, THE 000-65870	NY FM	111 W 57TH ST NEW YORK NY 10019 (212) 484-9300	1850	1959
MANHATTAN NATIONAL LIFE INS CO 804-67083	ND FS	PO BOX 580 BISMARCK ND 58502 (701) 223-6444	1956	1962
MANITOWOC COUNTY MUTUAL FIRE INS CO. 000-96652	WI WT	4613 MENASHA AVE MANITOWOC WI 54220 (414) 682-3082 ATTN: PAUL RISCH SEC	1874	1874
MANUFACTURERS LIFE INS CO, THE 000-80616	MI AS	200 BLOOR ST E TORONTO ONTARIO CANADA M4W 1E5 FO 00000 (416) 928-4100	1887	1962
MAPLE VALLEY MUTUAL INS CO 000-96660	WI WT	7 SOLOMON ST LENA WI 54139 (414) 829-5525 ATTN: ALVIN SCHUETTPELZ SEC	1891	1891
MARCELLON TOWN MUTUAL FIRE INS CO. 000-96679	WI WT	ROUTE 1 PARDEEVILLE WI 53954 (414) 394-3783 ATTN: ATTN: MAURICE KLARNS	1889	1889
MARQUETTE UNIVERSITY 000-97799	WI WG	615 N 11TH ST MILWAUKEE WI 53233	1864	1978
MARTELL MUT TOWN INS CO 'PLACED IN LIQUIDATION' 000-96687	WI WT	1070 - 8TH AVE BALDWIN WI 54002 ATTN: ROBERT ALLEN EMBERGER SEC	1908	1909
MARYLAND CASUALTY CO 011-19356	MD FS	PO BOX 1228 BALTIMORE MD 21203 (301) 366-1000	1898	1898
MASSACHUSETTS BAY INS CO 088-22306	MA FS	440 LINCOLN ST WORCESTER MA 01605 (617) 852-1000 ATTN: CORPORATE DEPT	1956	1958
MASSACHUSETTS CASUALTY INS CO. 000-80896	MA FS	50 CONGRESS ST BOSTON MA 02109 (617) 742-4600	1926	1959
MASSACHUSETTS GENERAL LIFE INS CO. 606-65900	MA FS	MASS GENERAL LIFE BLDG ONE NEWTON EXECUTIVE PARK NEWTON LWR FLS MA 02162 (303) 779-1111	1962	1965
MASSACHUSETTS INDEMNITY &LIFE INS CO 483-65919	MA FS	3130 WILSHIRE BLVD SANTA MONICA CA 90406 (213) 453-3471	1927	1948
MASSACHUSETTS MUTUAL LIFE INS CO 435-65935	MA FM	1295 STATE ST SPRINGFIELD MA 01111 (413) 788-8411	1851	1916
MASSACHUSETTS PLATE GLASS INS CO 000-11835	MA FS	18 TREMONT STREET BOSTON MA 02108 (312) 263-3123	1919	1981

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MASTER PLUMBERS LTD MUTUAL LIABILITY CO. 000-30244	WI MM	16535 W BLUEMOUND RD BROOKFIELD WI 53005 (414) 784-7601	1911	1912
MAZOMANIE-BLUE MOUNDS MUTUAL INS CO. 000-96695	WI WT	RT 1 BLACK EARTH WI 53515 (608) 767-3668 ATTN: DONALD RIPP SEC	1882	1882
MBL LIFE ASSURANCE CORP. 394-69728	OH FS	P.O. BOX 520 NEWARK NJ 07101 (201) 481-8400	1972	1980
MCMILLAN MUTUAL INS CO 000-96709	WI WT	RT 4 MARSHFIELD WI 54449 (715) 387-8454 ATTN: MARGARET SCHAEFER SEC	1898	1898
MEAD REINSURANCE CORP. 218-20451	IL FS	COURTHOUSE PLAZA NE DAYTON OH 45463 (513) 223-1300	1941	1951
MEDICAL INDEMNITY OF AMERICA, INC. 000-81507	OH FS	676 NORTH ST CLAIR ST CHICAGO IL 60611	1950	1979
MEDICAL PROTECTIVE CO, THE 000-11843	IN FS	5814 REED RD FORT WAYNE IN 46805 (219) 485-9622	1909	1915
MEDICO LIFE INS CO 364-71471	NE FS	3860 LEAVENWORTH ST OMAHA NE 68105 (402) 516-900	1967	1971
MEDINA MUTUAL INS CO 000-96717	WI WT	RT 2 BOX 16 WATERLOO WI 53594 (414) 478-2096 ATTN: RON MOSHER SEC	1875	1875
MENOMONEE MUTUAL INS CO. 000-96725	WI WT	N 72-W 12534 GOOD HOPE RD MENOMONEE FALLS WI 53051 (414) 251-6150 ATTN: LEROY HOLZEM SEC	1875	1875
MERCANTILE & GENERAL REINSURANCE CO OF AMER, THE 172-25062	NY FS	130 JOHN ST NEW YORK NY 10038 (212) 248-9670	1922	1968
MERCANTILE & GENERAL REINSURANCE CO, THE 172-84565	MI AS	141 ADELAIDE ST W TORONTO ONTARIO CANADA M5H 3N2 FO 00000 (416) 360-8350	1907	1973
MERIT LIFE INSURANCE CO. 211-65951	IN FS	PO BOX 39 EVANSVILLE IN 47701 (812) 424-8031	1957	1980
MERITPLAN INS CO 165-24821	CA FS	PO BOX 1770 NEWPORT BEACH CA 92663 (714) 644-8260	1952	1979
MERRIMAC MUTUAL INS CO 000-96733	WI WT	NORTH FREEDOM WI 53951 (608) 643-3805 ATTN: LAWRENCE HUBER SEC	1873	1874
METHODIST HOSPITAL FOUNDATION INC. 000-97691	WI MG	309 W WASHINGTON AVE MADISON WI 53703	1970	1978
METROPOLITAN INS AND ANNUITY CO. 241-86428	DE FS	ONE MADISON AVE NEW YORK NY 10010 (212) 578-3424	1976	1979
METROPOLITAN LIFE INS CO 241-65978	NY FM	ONE MADISON AVE NEW YORK NY 10010 (212) 578-2211	1866	1884
METROPOLITAN PROPERTY & LIABILITY INS CO 241-26298	DE FS	700 QUAKER LN WARWICK RI 02886 (401) 827-2565	1972	1973
MGIC ASSURANCE CORP. 010-18724	WI WS	PO BOX 756 MILWAUKEE WI 53201 (800) 242-9275	1971	1971
MGIC CREDIT INSURANCE CORP 010-26786	WI WS	250 E KILBOURN AVE MILWAUKEE WI 53202 (800) 242-9275	1981	1981
MGIC INDEMNITY CORP. 010-12149	WI WS	250 E KILBOURN AVE MILWAUKEE WI 53202 (800) 242-9275	1981	1981
MGIC LIFE INS CORP 010-71528	IL FS	222 N DEARBORN ST CHICAGO IL 60601 (800) 558-9900	1952	1974
MGIC REINSURANCE CORP. 010-33847	WI FS	PO BOX 756 MILWAUKEE WI 53201 (800) 242-9275	1977	1977
MIC GENERAL INSURANCE CORP 079-38660	IN FS	3044 W GRAND BLVD DETROIT MI 48202 (313) 556-5000	1980	1981
MIC LIFE INS CORP. 079-85561	DE FS	3044 W GRAND BLVD DETROIT MI 48202 (313) 556-5000	1975	1978
MIC PROPERTY & CASUALTY INS CORP 079-38601	WI FS	3044 W GRAND BLVD DETROIT MI 48202 (313) 556-5000	1980	1981
MICHIGAN LIFE INS CO 140-65986	MI FS	PO BOX 463 SOUTHFIELD MI 48037 (313) 355-5500	1947	1963
MICHIGAN MILLERS MUTUAL INS CO 000-14508	MI FM	PO BOX 30060 LANSING MI 48909 (517) 482-6211	1881	1900
MICHIGAN MUTUAL INS CO 124-23396	MI FM	28 W ADAMS AVE DETROIT MI 48226 (313) 965-8600	1912	1937
MID-CENTURY INS CO 069-21687	CA FS	TERMINAL ANNEX PO BOX 2478 LOS ANGELES CA 90051 (213) 932-3441	1949	1956
MID-STATES LIFE INS CO OF AMERICA. 218-66052	FL FS	1301 CENTRAL ST EVANSTON IL 60201 (312) 869-9800	1952	1959
MIDAMERICA MUTUAL LIFE INS CO. 000-66028	MN FM	2021 E HENNEPIN AVE MINNEAPOLIS MN 55413 (612) 331-8370	1938	1950
MIDDLETON INS CO 000-96741	WI WT	6924 UNIVERSITY AVE P.O. BOX 87 MIDDLETON WI 53562 (608) 831-5642 ATTN: MM F MCKEE SEC	1876	1876
MIDELFORT CLINIC HEALTH PLAN CO-OP 000-53821	WI MM	1119 REGIS COURT EAU CLAIRE WI 54701	1981	1981
MIDLAND INS CO 128-23493	NY FS	160 WATER ST NEW YORK NY 10038 (212) 248-1130 ATTN: AGATHA LAROCCA UNDERWRITERS ADMIN	1959	1969
MIDLAND NATIONAL LIFE INS CO 431-66044	SD FS	ONE MIDLAND PLAZA SIOUX FALLS SD 57101 (605) 335-5700	1906	1959
MIDWEST MUTUAL INS CO. 303-14559	IA FM	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 223-2000	1948	1958
MIDWESTERN NATIONAL INS CORP 000-31755	WI WS	425 SCHNEIDER BLDG PO BOX 457 LACROSSE WI 54601 (608) 782-7130	1974	1974
MIDWESTERN UNITED LIFE INS CO. 229-66109	IN FS	7551 U S HWY 24 W PO BOX 929 FORT WAYNE IN 46801 (219) 432-1551	1948	1962
MILBANK MUTUAL INS CO. 000-14567	SD FM	E HWY #12 MILBANK SD 57252 (605) 432-5551	1897	1962
MILLERS MUTUAL FIRE INS CO OF TEXAS THE. 130-23531	TX FM	PO BOX 2269 FORT WORTH TX 76101 (817) 332-7761	1898	1917
MILLERS MUTUAL INS CO. 000-14575	PA FM	805 N FRONT ST HARRISBURG PA 17105 (717) 255-8500	1890	1931
MILLERS NATIONAL INS CO. 131-23566	IL FM	29 N WACKER DR CHICAGO IL 60606 (312) 236-8355	1865	1887
MILLERS' MUTUAL INS ASSOC OF ILL 000-14583	IL FM	111 E FOURTH ST PO BOX 339 ALTON IL 62002 (618) 463-3636	1877	1900
MILWAUKEE CTY COUNCIL BOY SCOUTS OF AMERINC. . . 000-97616	WI MG	3716 W WISCONSIN AVE MILWAUKEE WI 53226	1918	1977
MILWAUKEE GUARDIAN INS INC 286-26662	WI WS	PO BOX 621 MILWAUKEE WI 53201 (414) 271-0525	1973	1973
MILWAUKEE LIFE INS CO. 286-66125	WI WS	PO BOX 621 MILWAUKEE WI 53201 (414) 271-0525	1960	1961

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
MILWAUKEE MUTUAL INS CO. 286-14591	WI MM	PO BOX 621 MILWAUKEE WI 53201 (414) 271-0525	1916	1917
MILWAUKEE SAFEGUARD INS CO 286-40703	WI WS	PO BOX 621 MILWAUKEE WI 53201 (414) 271-0525	1982	1982
MINISTERS LIFE--A MUTUAL LIFE INS CO 000-66133	MN FM	3100 W LAKE ST MINNEAPOLIS MN 55416 (612) 927-7131	1900	1967
MINNEHOMA INS CO 238-35424	AZ FS	PO BOX 45185 TULSA OK 74145	1977	1977
MINNESOTA FARMERS MUTUAL INS CO. 232-23574	MN FM	PO BOX 9425 MINNEAPOLIS MN 55440 (612) 545-6000	1891	1922
MINNESOTA MUTUAL FIRE AND CASUALTY CO. 000-23582	MN FM	PO BOX 1233 MINNEAPOLIS MN 55440 (612) 933-5033	1930	1930
MINNESOTA MUTUAL LIFE INS CO THE 000-66168	MN FM	345 CEDAR ST ST PAUL MN 55101 (612) 298-3500	1880	1907
MINNESOTA PROTECTIVE LIFE INS CO 000-66184	MN FS	7901 FLYING CLOUD DR EDEN PRAIRE MN 55344 (612) 944-3900 ATTN: D R SWANSON VICE-PRES. & SEC.	1936	1966
MISHICOT TOWN MUTUAL INS CO. 000-96750	WI WT	440 E MAIN ST PO BOX 61 MISHICOT WI 54228 (414) 755-2733	1874	1874
MISSION INS CO 133-23604	CA FS	2601 WILSHIRE BLVD LOS ANGELES CA 90057 (213) 381-6811	1948	1974
MISSION NATIONAL INS CO. 133-35033	CA FS	2601 WILSHIRE BLVD LOS ANGELES CA 90057 (213) 381-6811	1974	1979
MML PENSION INSURANCE CO 435-80314	DE FS	1295 STATE STREET SPRINGFIELD MA 01111 (413) 788-7025	1971	1981
MODERN SERVICE INS CO. 227-23655	MN FS	BOX 43035 ST PAUL MN 55164 (612) 631-7000 ATTN: DIRECTORY CASUALTY ACTURIAL	1968	1968
MODERN WOODMEN OF AMERICA. 000-57541	IL FX	1701 FIRST AVE ROCK ISLAND IL 61201 (309) 786-6481	1884	1895
MONARCH INS CO OF OHIO THE 000-11967	OH FS	19 RECTOR ST NEW YORK NY 10006 (212) 422-1850	1864	1922
MONARCH LIFE INS CO. 440-66265	MA FS	1250 STATE ST SPRINGFIELD MA 01133 (413) 785-5811	1901	1949
MONTGOMERY WARD AUTO CLUB INC. 000-95052	DE FC	1400 W GREENLEAF AVE CHICAGO IL 60626	1973	1974
MONTGOMERY WARD LIFE INS CO. 414-66273	IL FS	140 S STATE ST CHICAGO IL 60603 (312) 621-6000	1966	1969
MONTREAL LIFE INS CO 000-91510	FO FS	MONTREAL PO BOX 850-STATION B QUEBEC,H3B 3K7 CD 00000 (514) 842-9151	1908	1981
MONUMENTAL LIFE INS CO 558-66281	MD FS	2 E CHASE ST BALTIMORE MD 21202 (301) 685-2900	1858	1979
MONY PENSION INS CORP. 395-93610	DE FS	1740 BROADWAY NEW YORK NY 10019 (212) 708-2000	1981	1982
MORAINE MUTUAL INS CO. 000-96768	WI WT	3229 S MAYFIELD RD JACKSON WI 53037 (414) 677-2622 ATTN: ORVILLE PLAGEMAN SEC	1880	1880
MORTGAGE GUARANTY INS CORP 010-18740	WI WS	PO BOX 756 MILWAUKEE WI 53201 (800) 242-9275	1956	1957
MORTGAGE INS CO OF CANADA THE. 000-95540	MI AS	401 BAY ST - STE 1212 TORONTO ONTARIO CANADA M5H 2Y4 FO 00000 (416) 366-6231	1963	1971
MOTOR CLUB OF AMERICA ENTERPRISES INC. 000-95060	DE FC	484 CENTRAL AVE NEWARK NJ 07107	1968	1974
MOTOR CLUB OF AMERICA INS CO, CEASE AND DESIST . 134-23639	NJ FS	484 CENTRAL AVE NEWARK NJ 07107 (201) 733-4115	1928	1960
MOTORS INS CORP. 079-22012	MY FS	GENERAL MOTORS BLDG,RM 12 3044 W GRAND BLVD DETROIT MI 48202 (313) 556-7511	1939	1940
MOUNT MORRIS MUTUAL INS CO 000-96784	WI WT	RT 3 WAUTOMA WI 54982 (414) 787-2208 ATTN: JOHN THOMPSON SEC	1876	1876
MT CALVARY MUTUAL INS CO 000-96776	WI WT	RT 1 BOX 12 MT CALVARY WI 53057 (414) 753-3131 ATTN: MARY MIHM SEC	1874	1874
MT PLEASANT-PERRY MUTUAL INS CO. 000-96792	WI WT	306 EAST LAKE AVE MONTICELLO WI 53570 (608) 938-488 ATTN: JONATHAN S MOEN SEC	1876	1876
MUKWONAGO-VERNON MUTUAL INS CO 000-96806	WI WT	613 S ROCHESTER ST MUKWONAGO WI 53149 (414) 363-4935 ATTN: JOHN W CRAIG SEC	1873	1873
MUTUAL BENEFIT LIFE INS CO THE 000-66362	NJ FM	520 BROAD ST NEWARK NJ 07101 (201) 481-8000	1845	1931
MUTUAL FIRE AND STORM INS CO 000-27014	IA FM	600 S STARR AVENUE BURLINGTON IA 52601 (319) 752-0966	1921	1956
MUTUAL LIFE INS CO OF NEW YORK THE 395-66370	NY FM	1740 BROADWAY MAIL DROP 5-23 NEW YORK NY 10019 (212) 708-2000	1842	1915
MUTUAL OF OMAHA INS CO 261-71412	NE FM	DODGE AT 33RD ST OMAHA NE 68131 (402) 342-7600	1909	1939
MUTUAL PROTECTIVE INS CO 364-31119	NE FM	3860 LEAVENWORTH ST OMAHA NE 68105 (402) 551-6900	1930	1967
MUTUAL SECURITY LIFE INS CO. 000-66400	IN FM	3000 E US 30 BY-PASS FORT WAYNE IN 46805 (219) 484-0511	1939	1968
MUTUAL SERVICE CASUALTY INS CO 227-23647	MN FM	PO BOX 43035 ST PAUL MN 55164 (612) 631-7000 ATTN: DIRECTOR, CASUALTY ACTUARIAL	1919	1947
MUTUAL SERVICE LIFE INS CO 227-66419	MN FM	PO BOX 43035 ST PAUL MN 55164 (612) 631-7000 ATTN: DIRECTOR, CASUALTY ACTUARIAL	1934	1947
MUTUAL SPREAD LOSS REINSURANCE INC 000-30260	WI MM	PO BOX 308 WAUPUN WI 53963 (414) 324-2571	1972	1972
MUTUAL TRUST LIFE INS CO 000-66427	IL FM	1200 JORIE BLVD OAK BROOK IL 60521 (312) 887-7000	1904	1917
MWRL REINSURANCE COMPANY 534-36870	MN FS	20 WASHINGTON AVE SOUTH MINNEAPOLIS MN 55440 (612) 372-5303	1979	1981
NAMEKAGON MUTUAL TOWN INS CO 000-96814	WI WT	TREGO WI 54888 (715) 635-3152 ATTN: GEORGE W MILLER SEC	1928	1928
NATIONAL AMERICAN INS CO 180-23663	NE FS	7100 W CENTER RD PO BOX 3800 OMAHA NE 68103 (402) 397-0800	1919	1971
NATIONAL AMERICAN INS CO OF NEW YORK 180-20877	NY FS	1515 SOUTH 75TH STREET PO BOX 3800 OMAHA NE 68103 (213) 979-2021	1938	1938
NATIONAL BENEFIT LIFE INS CO 337-61409	NY FS	TWO PARK AVE NEW YORK NY 10016 (212) 684-6565	1962	1968
NATIONAL CASUALTY CO 140-11991	MI FS	PO BOX 464 SOUTHFIELD MI 48037 (313) 355-5500	1904	1905

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NATIONAL CATHOLIC SOCIETY OF FORESTERS 000-57568	IL FX	35 E WACKER DR 21ST FL CHICAGO IL 60601 (312) 346-0377	1894	1896
NATIONAL CHIROPRACTIC MUTUAL INS CO. 000-15865	IA FM	2200 GRAND AVE DES MOINES IA 50312 (515) 282-7147	1946	1967
NATIONAL FARMERS UNION LIFE INS CO 139-66540	CO FS	12025 E 45TH AVE DENVER CO 80251 (303) 371-1760	1937	1953
NATIONAL FARMERS UNION PROPERTY & CASUALTY CO. . 139-23744	UT FS	12025 E 45TH AVE DENVER CO 80251 (303) 371-1760	1945	1949
NATIONAL FARMERS UNION STANDARD INS CO 139-23752	CO FS	12025 E 45TH AVE DENVER CO 80251 (303) 371-1760	1968	1968
NATIONAL FIDELITY LIFE INS CO. 327-66559	MO FS	5200 METCALF PO BOX 2986 OVERLAND PARK KS 66201 (913) 676-5840	1923	1967
NATIONAL FIRE & INDEMNITY EXCH,JOHN L CORLEY,INC 000-15679	MO FR	P O BOX 2226 ST LOUIS MO 63109 (314) 351-1104	1915	1980
NATIONAL FIRE INS CO OF HARTFORD 218-20478	CT FS	310 S MICHIGAN AVE CHICAGO IL 60604 (312) 822-5000	1869	1872
NATIONAL FRATERNAL SOCIETY OF THE DEAF 000-57576	IL FX	1300 W NORTHWEST HWY MT PROSPECT IL 60056 (312) 392-9282	1907	1917
NATIONAL GENERAL INS CO. 138-23728	MO FS	PO BOX 10155 ST LOUIS MO 63145	1966	1971
NATIONAL GRANGE MUTUAL INS CO. 311-14788	NH FM	INSURANCE BLDG 55 WEST ST KEENE NH 03431 (603) 352-4000	1923	1937
NATIONAL GUARDIAN LIFE INS CO. 000-66583	WI WM	PO BOX 1191 MADISON WI 53701 (608) 257-5611	1909	1910
NATIONAL HEALTH & WELFARE MUTUAL LIFE INS ASSOC. 000-88668	NY FM	666 FIFTH AVENUE NEW YORK NY 10019 (212) 399-1600	1945	1980
NATIONAL HERITAGE INS CO 000-86916	TX FS	7171 FOREST LN DALLAS TX 75230 (214) 661-6350	1976	1979
NATIONAL HOME LIFE ASSUR CO. 365-66605	MO FS	LIBERTY PARK FRAZER PA 19355 (215) 648-5000	1920	1956
NATIONAL INDEMNITY CO. 031-20087	NE FS	3024 HARNEY ST OMAHA NE 68131 (402) 346-7400	1940	1956
NATIONAL INS UNDERWRITERS. 138-23736	MO FR	PO BOX 10155 ST LOUIS MO 63145 (314) 426-4000	1945	1953
NATIONAL INVESTORS LIFE INSURANCE CO, THE. . . . 139-66648	AR FS	P.O. BOX 3668 LITTLE ROCK AR 72203 (501) 376-3261	1957	1980
NATIONAL LIFE AND ACCIDENT INS CO, THE 272-66672	TN FS	NATIONAL LIFE CENTER NASHVILLE TN 37203 (615) 749-1000	1900	1970
NATIONAL LIFE INS CO 000-6664	VT FM	NATIONAL LIFE DR MONTPELIER VT 05602 (802) 229-3333	1848	1927
NATIONAL MOTOR CLUB OF AMERICA, THE. 000-95001	TX FC	2711 CEDAR SPRINGS DALLAS TX 75201	1956	1981
NATIONAL MUTUAL BENEFIT. 000-56073	WI WX	PO BOX 1527 MADISON WI 53701 (608) 257-1031	1916	1916
NATIONAL PROPERTY OWNERS INS CO, THE 272-31208	TN FS	NATIONAL LIFE CENTER NASHVILLE TN 37250 (615) 749-1094	1974	1975
NATIONAL REINSURANCE CORPORATION 048-34835	DE FS	123 WILLIAM ST NEW YORK NY 10038 (203) 329-7700	1977	1977
NATIONAL SLOVAK SOCIETY OF THE USA 000-56782	PA FX	2325 E CARSON ST PITTSBURGH PA 15203 (412) 488-1890	1894	1918
NATIONAL STATES INS CO 000-60593	MO FS	6635 DELMAR BLVD UNIVERSITY CITY MO 63130 (314) 862-6990	1964	1969
NATIONAL SURETY CORP 076-21881	IL FS	PO BOX 3395 SAN FRANCISCO CA 94119 (312) 435-2000	1970	1972
NATIONAL TRAVELERS LIFE CO 000-66826	IA FM	820 KEOSAUQUA WAY DES MOINES IA 50308 (515) 283-0101	1907	1956
NATIONAL UNION FIRE INS CO OF PITTSBURGH 012-19445	PA FS	70 PINE ST NEW YORK NY 10270 (212) 770-7000	1901	1901
NATIONAL WESTERN LIFE INS CO 389-66850	CO FS	850 E ANDERSON LN AUSTIN TX 78776 (512) 836-1010	1956	1966
NATIONAL-BEN FRANKLIN INS CO OF ILL. 048-20893	IL FS	80 MAIDEN LN NEW YORK NY 10038 (312) 976-5947	1968	1971
NATIONAL-BEN FRANKLIN LIFE INS CORP. 048-66508	WI WS	200 S WACKER DR CHICAGO IL 60606 (312) 876-5985	1852	1852
NATIONWIDE LIFE INS CO 140-66869	OH FS	ONE NATIONWIDE PLAZA COLUMBUS OH 43216 (614) 227-6887	1929	1977
NATIONWIDE MUTUAL FIRE INS CO. 140-23779	OH FM	ONE NATIONWIDE PLAZA COLUMBUS OH 43216 (614) 227-7111	1933	1966
NATIONWIDE MUTUAL INS CO 140-23787	OH FM	ONE NATIONWIDE PLAZA COLUMBUS OH 43216 (614) 227-7111	1925	1966
NAVIGATORS, THE. 000-97837	CO FG	PO BOX 6000 COLORADOSPRINGS CO 80934 (303) 598-1212	1956	1982
NEKIMI MUTUAL INS CO 000-96822	WI WT	3308 OREGON ST OSHKOSH WI 54901 ATTN: GORDON RADDATZ SEC	1884	1884
NESHKORO MUTUAL INS CO 000-96830	WI WT	RT 1 PRINCETON WI 54968 (414) 293-4427 ATTN: JAMES D SONDALLE SEC	1895	1896
NETHERLANDS INS CO, THE. 229-24171	NH FS	62 MAPLE AVE KEENE NH 03431 (603) 352-3221	1979	1979
NEW ENGLAND GENERAL LIFE INS CO. 396-81264	DE FS	501 BOYLSTON STREET BOSTON MA 02117 (617) 266-3700	1972	1980
NEW ENGLAND MUTUAL LIFE INS CO 396-66893	MA FM	501 BOYLSTON ST BOSTON MA 02117 (317) 266-3700	1835	1864
NEW ENGLAND NATIONAL LIFE INS CO 396-91618	DE FS	501 BOYLSTON STREET BOSTON MA 02117 (617) 578-4742	1980	1981
NEW ENGLAND PENSION & ANNUITY CO 396-91626	DE FS	8 NEW ENGLAND EXEC PK BURLINGTON MA 01803 (617) 578-4742	1980	1981
NEW ENGLAND REINSURANCE CORP 091-21830	MA FS	60 BATTERYMARCH ST BOSTON MA 02110 (617) 357-8400	1954	1969
NEW HAMPSHIRE INDEMNITY CO INC 012-23833	NH FS	PO BOX 960 MANCHESTER NH 03107 (603) 669-6300	1951	1979
NEW HAMPSHIRE INS CO 012-23841	NH FS	PO BOX 960 MANCHESTER NH 03105 (603) 669-6300	1869	1877
NEW HOPE MUTUAL INS CO 000-96857	WI WT	RT 1 BOX 120 AMHERST JCT WI 54407 (715) 677-3833 ATTN: VIRGINIA KROGWOLD SEC	1887	1887

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS WISCONSIN
NEW JERSEY LIFE INS CO 000-66907	NJ FS	PARK 80 WEST I SADDLE BROOK NJ 07662 (201) 843-0700	1964	1968
NEW YORK LIFE INS CO 000-66915	NY FM	51 MADISON AVE NEW YORK NY 10010 (212) 576-7000	1841	1851
NEW YORK LIFE INSURANCE & ANNUITY CORP 826-91596	DE FS	372 PARK AVENUE SOUTH NEW YORK NY 10010 (212) 576-7000	1980	1981
NEW YORK UNDERWRITERS INS CO 091-22373	NY FS	HARTFORD PLAZA HARTFORD CT 06115 (203) 547-5000	1925	1925
NEWARK INS CO. 162-24643	NJ FS	150 WILLIAM ST NEW YORK NY 10038 (212) 553-3000	1811	1878
NEWARK MUTUAL INS CO 000-96849	WI WT	1205 MADISON RD BELOIT WI 53511 (608) 362-3173 ATTN: G R ANDRONE SEC	1874	1874
NGM FIRE AND CASUALTY INS CO 311-29874	NH FS	55 WEST ST KEENE NH 03431 (603) 352-4000	1973	1974
NIAGARA FIRE INS CO. 048-35106	DE FS	80 MAIDEN LN NEW YORK NY 10038 (212) 440-3000	1977	1977
NICHIDO FIRE & MARINE INS CO LTD 000-32301	NY AS	NORTH AMERICAN MANAGERS, 99 JOHN ST. NEW YORK NY 10038 (212) 770-9317	1914	1979
NN INVESTORS LIFE INS CO INC 468-86231	IA FS	PO BOX 1447 CEDAR RAPIDS IA 52406 (319) 398-8511	1961	1976
NN PROVIDENCE LIFE INS CC. 884-68152	RI FS	1414 ATWOOD AVE PO BOX 7046 JOHNSTON RI 02919 (401) 751-5600	1965	1974
NORDIC UNION REINSURANCE CORPORATION 000-37648	DE FS	110 WILLIAM ST NEW YORK NY 10038 (212) 285-4550	1978	1982
NORTH AMERICAN BENEFIT ASSOC 000-56170	MI FX	1338 MILITARY ST PORT HURON MI 48060 (313) 985-5191	1897	1897
NORTH AMERICAN CO FOR LIFE AND HEALTH INS. . . . 042-66974	IL FS	209 S LASALLE ST CHICAGO IL 60604 (312) 346-2200	1886	1949
NORTH AMERICAN CO FOR PROPERTY AND CASUALTY INS. 042-20583	NY FS	209 S LASALLE ST CHICAGO IL 60604 (203) 622-1127	1929	1938
NORTH AMERICAN EQUITABLE LIFE ASSUR CO 463-66982	OH FS	1015 E BROAD ST COLUMBUS OH 43205 (614) 253-7453	1958	1965
NORTH AMERICAN LIFE AND CASUALTY CO. 395-90611	MN FS	1750 HENNEPIN AVE MINNEAPOLIS MN 55403 (612) 347-6500 ATTN: ALAN A. GROVE VICE PRES-LAW & SEC.	1896	1916
NORTH AMERICAN LIFE ASSUR CO 000-80756	MI AM	105 ADELAIDE ST W TORONTO ONTARIO CANADA M5H IRI FO 00000 (416) 362-6011	1879	1979
NORTH AMERICAN MOTOR CLUB. 000-95109	CA FC	620 NEWPORT CENTER DR NEWPORT BEACH CA 92660	1975	1979
NORTH AMERICAN REINSURANCE CORP. 181-25364	NY FS	100 EAST 46TH STREET NEW YORK NY 10017 (212) 907-8000	1940	1959
NORTH CENTRAL HEALTH PROTECTION PLAN(A COOP PLAN 000-91499	WI HM	2000 WESTWOOD DRIVE WAUSAU WI 54401 (715) 842-6814	1980	1980
NORTH CENTRAL LIFE INS CO. 000-67040	MN FS	445 MINNESOTA ST BOX 43139 ST PAUL MN 55164 (612) 227-8000	1921	1953
NORTH RIVER INS CO THE 052-21105	NJ FS	PO BOX 2387 MORRISTOWN NJ 07960 (201) 285-7000	1972	1972
NORTH STAR REINSURANCE CORP. 080-22047	DE FS	TEN STAMFORD FORUM PO BOX 10009 STAMFORD CT 06904 (203) 965-8200	1956	1981
NORTHBROOK INDEMNITY CO. 008-36455	IL FS	555 S EXECUTIVE DR BROOKFIELD WI 53005 (414) 786-0800 ATTN: ATTN: JOHN H NELSON PUBLIC AFFAIRS MGR	1978	1980
NORTHBROOK LIFE INSURANCE COMPANY. 008-88528	IL FS	555 S EXECUTIVE DR BROOKFIELD WI 53005 (414) 786-0800 ATTN: ATTN: JOHN H NELSON PUBLIC AFFAIRS MGR	1978	1980
NORTHBROOK NATIONAL INS CO 008-36463	IL FS	555 S EXECUTIVE DR BROOKFIELD WI 53005 (414) 786-0800 ATTN: ATTN: JOHN H NELSON PUBLIC AFFAIRS MGR	1978	1980
NORTHBROOK PROPERTY AND CASUALTY INS CO. 008-19224	IL FS	555 S EXECUTIVE DR BROOKFIELD WI 53005 (414) 786-0800 ATTN: ATTN: JOHN H NELSON PUBLIC AFFAIRS MGR	1931	1936
NORTHEASTERN INS CO OF HARTFORD. 072-21768	CT FS	1017 WALNUT ST DES MOINES IA 50307 (515) 245-4031	1915	1974
NORTHEASTERN MUTUAL INS CO 000-96865	WI WT	515 FIRST ST ALGOMA WI 54201 (414) 487-5954 ATTN: MARVIN KRAUSE SEC	1874	1875
NORTHERN ASSUR CO OF AMERICA THE 044-20664	MA FS	ONE BEACON ST BOSTON MA 02108	1954	1955
NORTHERN FINNISH MUTUAL TOWN INS CO. 000-96873	WI WT	RT 1 HIGH BRIDGE WI 54846 (715) 278-3331 ATTN: RICHARD J UUTALA SEC	1916	1917
NORTHERN FRATERNAL LIFE INS. 000-56081	WI WX	1202 W OKLAHOMA AVE MILWAUKEE WI 53215 (414) 645-4076	1895	1895
NORTHERN INS CO OF NEW YORK. 011-19372	NY FS	3910 KESWICK RD PO BOX 91 BALTIMORE MD 21203 (301) 366-1000 ATTN: LICENSE DEPT	1897	1898
NORTHERN LIFE INS CO 534-87734	WA FS	PO BOX 12530 SEATTLE WA 98111 (206) 292-1111	1908	1979
NORTHLAND CASUALTY COMPANY 146-24031	CA FS	HAMM BLDG ST PAUL MN 55102 (612) 298-0284 ATTN: ATTN: STEVEN A. BRIGGS ACTUARIAL/GOV RELATIONS MGR	1959	1959
NORTHLAND INS CO 146-24015	MN FS	HAMM BLDG ST PAUL MN 55102 (612) 298-0284	1948	1950
NORTHWESTERN MUTUAL LIFE INS CO THE. 000-67091	WI MM	720 E WISCONSIN AVE MILWAUKEE WI 53202 (414) 271-1444	1857	1858
NORTHWESTERN NATIONAL CASUALTY CO. 143-23906	WI WS	731 N JACKSON ST MILWAUKEE WI 53201 (414) 765-8444	1964	1964
NORTHWESTERN NATIONAL INS CO OF MILW WI. 143-23914	WI WS	731 N JACKSON ST MILWAUKEE WI 53201 (414) 765-8444	1869	1869

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
NORTHWESTERN NATIONAL LIFE INS CO. 534-67105	MN FS	PO BOX 20 MINNEAPOLIS MN 55440 (612) 372-5432	1885	1954
NORTHWESTERN NATIONAL SURETY CO. 143-40444	WI WS	731 N JACKSON ST PO BOX 2070 MILWAUKEE WI 53201 (414) 765-8444	1981	1981
NORTHWESTERN RETIREMENT INS & ANNUITY CO 860-93602	WI WS	720 E WISCONSIN AVE MILWAUKEE WI 53202 (414) 211-1444	1981	1981
OAKFIELD MUTUAL INS CO 000-96881	WI WT	RT 1 BOX 327A OAKFIELD WI 53065 (414) 583-3888 ATTN: JEANNE L BINNING SEC	1904	1904
OCCIDENTAL FIRE & CASUALTY CO OF NC. 225-23248	NC FS	PO BOX 5946 TA DENVER CO 80217 (303) 779-5566	1961	1964
OCCIDENTAL LIFE INS CO OF NC 225-67148	NC FS	PO BOX 10234 RALEIGH NC 27605 (919) 834-0751	1906	1966
OHIO CASUALTY INS CO THE 148-24074	OH FS	136 N THIRD ST HAMILTON OH 45025 (513) 867-3898	1919	1929
OHIO FARMERS INS CO. 228-24104	OH FM	WESTFIELD CTR OH 44251 (216) 887-0395	1848	1913
OHIO LIFE INS CO THE 148-67164	OH FS	136 N THIRD ST HAMILTON OH 45012 (513) 867-3898	1925	1961
OHIO REINSURANCE CORP. 035-20214	OH FS	INSURANCE SQUARE CELINA OH 45822 (419) 586-5181	1972	1979
OHIO SECURITY INS CO 148-24082	OH FS	136 N THIRD ST HAMILTON OH 45012	1950	1964
OLD AMERICAN INS CO. 448-67199	MO FS	4900 OAK ST KANSAS CITY MO 64141 (816) 753-4900	1939	1968
OLD EQUITY MUTUAL LIFE INS CO. 369-67210	IL FM	811 CHICAGO AVE EVANSTON IL 60202 (312) 328-8765	1950	1963
OLD GENERAL INS CO 692-24422	PA FS	7000 SQUIBB ROAD SHAWNEE MISSION KS 66201 (913) 432-7640	1925	1949
OLD LINE LIFE INS CO OF AMERICA THE. 498-67245	WI WS	PO BOX 401 MILWAUKEE WI 53201 (414) 271-2820 ATTN: DAVID J. SCHMECHEL SECRETARY AND GENERAL COUNSEL	1910	1910
OLD RELIABLE FIRE INS CO 520-12238	MO FS	231 W LOCKWOOD AVE WEBSTER GROVES MO 63119 (314) 968-4900	1963	1969
OLD REPUBLIC INS CO. 150-24147	PA FS	PO BOX 789 GREENSBURG PA 15601 (412) 834-5000	1935	1956
OLD REPUBLIC LIFE INS CO 150-67261	IL FS	307 N MICHIGAN AVE CHICAGO IL 60601 (312) 346-8100	1931	1939
OLD TIME GOSPEL HOUR 000-92967	VA FG	701 THOMAS RD PO BOX 1111 LYNCHBURG VA 24502	1967	1981
OMAHA FINANCIAL LIFE INS CO. 261-72052	MN FS	7300 METRO BLVD SUITE 600 MINNEAPOLIS MN 55435 (612) 831-7300 ATTN: ROBERT STRANGER	1956	1967
OMAHA INDEMNITY CO THE 261-12254	WI WS	3201 FARNAM ST OMAHA NE 68131 (402) 342-3326	1956	1967
ORAL ROBERTS UNIVERSITY. 000-97748	OK FG	7777 S LEWIS AVE TULSA OK 74136	1963	1978
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA. 000-56383	OH FX	632 N PARK ST COLUMBUS OH 43215 (614) 228-3276	1890	1904
ORMOND REINSURANCE CO. 000-33030	FL FS	140 S ATLANTIC AVE ORMOND BEACH FL 32074 (904) 677-4453	1976	1976
PACIFIC EMLOYERS INS CO. 102-22748	CA FS	PO BOX 7728 PHILADELPHIA PA 19101 (215) 241-4000	1923	1951
PACIFIC FIDELITY LIFE INS CO 140-67423	CA FS	4333 EDGEWOOD RD NE CEDAR RAPIDS IA 52499 (319) 398-8511	1956	1961
PACIFIC INDEMNITY CO 038-20346	CA FS	190 RIVER RD SUMMIT NJ 07901 (201) 467-6451 ATTN: MRS E DIAMOND	1926	1950
PACIFIC MUTUAL LIFE INS CO 709-67466	CA FM	700 NEWPORT CENTER DR PO BOX 9000 NEWPORT BEACH CA 92660 (714) 640-3011	1868	1895
PACIFIC REINSURANCE CORP 133-38431	MO FS	3055 WILSHIRE BLVD LOS ANGELES CA 90010 (213) 380-1710	1980	1982
PAN-WESTERN LIFE INS CO. 609-67547	OH FS	PO BOX 14426 COLUMBUS OH 43214 (614) 267-0341	1961	1968
PARIS MUTUAL FIRE INS CO 000-96890	WI WT	RT 2 BOX 88 UNION GROVE WI 53182 (414) 859-2009 ATTN: EARL STOLLENMERK SEC	1873	1873
PATRIOT GENERAL LIFE INSURANCE CO. 999-71692	MA FS	MONUMENT SQUARE CONCORD MA 01742 (617) 369-8600	1966	1981
PAUL REVERE LIFE INS CO THE. 165-67598	MA FS	18 CHESTNUT ST WORCESTER MA 01608 (617) 799-4441	1930	1930
PAUL REVERE PROTECTIVE LIFE INS CO THE 165-81051	DE FS	18 CHESTNUT ST WORCESTER MA 06108 (617) 799-4441	1973	1979
PAUL REVERE VARIABLE ANNUITY INS CO THE. 165-67601	MA FS	18 CHESTNUT ST WORCESTER MA 01608 (617) 799-4441	1965	1966
PEERLESS INS CO. 229-24198	NH FS	62 MAPLE AVE KEENE NH 03431 (603) 352-3221	1901	1946
PELLA FARMER'S MUTUAL INS CO 000-96903	WI WT	STAR ROUTE CAROLINE WI 54928 (715) 754-5039 ATTN: E J ASENBRENNER SEC	1876	1877
PENINSULAR LIFE INS CO 225-67636	FL FS	PO BOX 2667 JACKSONVILLE FL 32203 (904) 358-6000	1901	1973
PENN DIVERSIFIED INS & ANNUITY CO. 850-69337	MO FS	510 WALNUT STREET PHILADELPHIA PA 19172 (215) 629-0600	1957	1981
PENN INSURANCE & ANNUITY COMPANY 850-93262	DE FS	510 WALNUT STREET PHILADELPHIA PA 19172 (215) 629-0600	1980	1981
PENN MUTUAL LIFE INS CO THE. 000-67644	PA FM	530 WALNUT ST PHILADELPHIA PA 19172 (215) 629-0600	1847	1915
PENNSYLVANIA GENERAL INS CO. 077-21962	PA FS	GENERAL BLDG 414 WALNUT ST PHILADELPHIA PA 19105 (215) 625-1000	1955	1957
PENNSYLVANIA LIFE INS CO 483-67660	PA FS	3130 WILSHIRE BLVD SANTA MONICA CA 90406 (213) 453-3471	1948	1960
PENNSYLVANIA LUMBERMENS MUTUAL INS CO. 000-14974	PA FM	211 SOUTH BROAD ST PHILADELPHIA PA 19107 (215) 545-8375	1895	1981

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
PENNSYLVANIA MFGS ASSOC INS CO 767-12262	PA FS	925 CHESTNUT ST PHILADELPHIA PA 19107 (215) 629-5000	1964	1979
PENNSYLVANIA MILLERS MUTUAL INS CO 000-14982	PA FM	15 PUBLIC SQUARE WILKES-BARRE PA 18773 (717) 822-8111	1887	1911
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO . . 271-14990	PA FM	1900 DERRY ST HARRISBURG PA 17105 (717) 234-4941 ATTN: SUPT OF UNDERWRITING	1919	1962
PEPIN COUNTY MUTUAL INS CO 000-96911	WI WT	RT 1 BOX 15A ARKANSAW WI 54721 (715) 285-5230 ATTN: CARL B HARMON SEC	1876	1876
PERSONAL INDEMNITY MUTUAL INS CO 000-87912	WI WM	6150 W FOND DU LAC AVE WILWAUKEE WI 53218	1933	1933
PERSONAL LIFE INS CO 625-67741	MO FS	7711 BONHOMME AVE ST LOUIS MO 63105 (314) 726-5800	1957	1966
PETROLEUM CASUALTY CO. 000-12297	TX FS	PO BOX 3342 HOUSTON TX 77001 (713) 680-5541	1925	1970
PHF LIFE INS CO. 095-84808	MI FS	78 W MICHIGAN AVE BATTLE CREEK MI 49016 (616) 968-5500	1974	1975
PHILADELPHIA LIFE INS CO 000-67784	PA FS	ONE INDEPENDENCE MALL PHILADELPHIA PA 19106 (215) 629-9800	1978	1978
PHILADELPHIA MANUFACTURERS MUTUAL INS CO 000-21504	PA FM	1325 MORRIS RD PO BOX 1880 VALLEY FORGE PA 19482 (215) 296-3100	1880	1913
PHILADELPHIA REINSURANCE CORP. 731-12319	PA FS	3 GIRARD PLAZA PHILADELPHIA PA 19102 (215) 567-7011	1952	1972
PHOENIX ASSUR CO OF NEW YORK 553-35262	NH FS	80 MAIDEN LN NEW YORK NY 10038 (212) 440-3000	1977	1977
PHOENIX INS CO, THE. 189-25623	CT FS	ONE TOWER SQUARE HARTFORD CT 06115 (203) 277-0111	1850	1872
PHOENIX LIFE INS CO. 403-80926	DE FS	ONE AMERICAN ROW HARTFORD CT 06115 (203) 278-1212	1975	1976
PHOENIX MUTUAL LIFE INS CO 403-67814	CT FM	ONE AMERICAN ROW HARTFORD CT 06115 (203) 278-1212	1851	1928
PHYSICIANS LIFE INS CO 367-72125	NE FS	115 S 42ND ST OMAHA NE 68131 (402) 558-8900	1970	1971
PHYSICIANS MUTUAL INS CO 367-80578	NE FM	115 S 42ND ST OMAHA NE 68131 (402) 558-8900	1902	1963
PIONEER NATIONAL TITLE INS CO. 642-50067	CA FS	6300 WILSHIRE BLVD SUITE 836 LOS ANGELES CA 90048 (213) 852-6000 ATTN: CHIEF TITLE COUNSEL	1965	1966
PIONEER SECURITY LIFE INS CO 011-67946	TX FS	PO BOX 1931 HOUSTON TX 77001 (713) 522-1111	1955	1981
PLANET INS CO. 159-24430	WI WS	4 PENN CENTER PLAZA PHILADELPHIA PA 19103 (215) 864-4000 ATTN: COMPLIANCE DEPT	1959	1959
PLANNED PARENTHOOD FEDERATION. 000-98221	NY FG	810 SEVENTH AVE NEW YORK NY 10019	1922	1980
PLYMOUTH MUTUAL INS CO 000-29041	WI WM	PO BOX 113 PLYMOUTH WI 53073 (414) 893-8411	1894	1894
PMI INSURANCE COMPANY. 008-29688	CA FS	601 MONTGOMERY ST 16TH FLOOR PO BOX 3836 SAN FRANCISCO CA 94111 (415) 788-7878	1972	1981
PMI MORTGAGE INS CO. 008-27251	AZ FS	PO BOX 3836 SAN FRANCISCO CA 94119 (415) 788-7878	1972	1975
POLISH FALCONS OF AMERICA. 000-56820	PA FX	97-99 S 18TH ST PITTSBURGH PA 15203 (412) 431-0305	1928	1964
POLISH NATIONAL ALLIANCE OF THE US OF NA 000-57622	IL FX	6100 N CICERO AVE CHICAGO IL 60646 (312) 286-0500	1896	1917
POLISH ROMAN CATHOLIC UNION OF AMERICA 000-57630	IL FX	984 WILWAUKEE AVE CHICAGO IL 60622 (312) 278-3210	1887	1927
POLISH WOMEN'S ALLIANCE OF AMERICA 000-57649	IL FX	205 S NORTHWEST HWY PARK RIDGE IL 60068 (312) 692-2247	1902	1932
PORTAGE CTY HEALTHGUARD A COOPERATIVE PLAN . . . 000-54089	WI WN	PO BOX 250 STEVENS POINT WI 54481 (715) 346-7913	1972	1973
POWERTRAIN PLUS SERVICES, INC. 000-93033	PA FW	10856 PERRY HIGHWAY WEXFORD PA 15090	1978	1980
PRAIRIE STATES LIFE INS CO 453-67989	SD FS	PO BOX 1736 RAPID CITY SD 57709 (605) 348-1262	1959	1980
PREFERRED RISK LIFE INS CO 303-68004	CO FS	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 225-5000	1957	1963
PREFERRED RISK MUTUAL INS CO 303-15032	IA FM	1111 ASHWORTH RD WEST DES MOINES IA 50265 (515) 225-5000	1946	1953
PREPAID PROFESSIONAL SERVICES, LTD 000-54097	WI WN	759 S ST AUGUSTINE ST PULASKI WI 54102 (414) 822-3242	1981	1981
PRESBYTERIAN MINISTERS' FUND 000-68012	PA FM	1809 WALNUT ST PHILADELPHIA PA 19103 (215) 568-5935	1759	1967
PRICE COUNTY TOWN MUTUAL INS CO. 000-96920	WI WT	213 NORTH LAKE PO BOX 69 PHILLIPS WI 54555 (715) 339-2833 ATTN: RUDY HAUBERT SEC-TREAS	1901	1901
PRIESTS OF THE SACRED HEART. 000-97551	WI WG	PROVINCALATE OFFICES SACRED HEART MONASTARY HALES CORNERS WI 53130	1956	1977
PROGRESSIVE AMERICAN LIFE INS CO 155-71161	OH FS	6300 WILSON MILLS RD MAYFIELD VLGE OH 44143 (216) 461-5000	1967	1979
PROGRESSIVE CASUALTY INS CO. 155-24260	OH FS	PO BOX 5070 CLEVELAND OH 44101 (216) 461-5000	1950	1973
PROGRESSIVE NORTHERN INS CO. 155-38628	WI WS	PO BOX 5070 CLEVELAND OH 44101 (216) 461-5000	1980	1980
PROGRESSIVE SPECIALTY INS CO 155-32786	OH FS	6300 WILSON MILLS RD MAYFIELD VLGE OH 44143 (216) 461-5000	1975	1979
PROPRIETORS INS CO,PLACED IN LIQUIDATION 444-12386	OH FS	799 COLUMBUS PIKE DELAWARE OH 43015	1970	1972
PROPRIETORS LIFE ASSUR CO. 444-75914	OH FS	7991 COLUMBUS PIKE DELAWARE OH 43015 (614) 548-6521	1969	1979
PROTECTION MUTUAL INS CO 000-29467	IL FM	300 S NORTHWEST HWY PARK RIDGE IL 60068 (312) 825-4474	1887	1913
PROTECTIVE INS CO. 000-12416	IN FS	3100 N MERIDIAN ST INDIANAPOLIS IN 46208 (317) 925-3501	1954	1958

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
PROTECTIVE LIFE INSURANCE CO 458-68136	AL FS	PO BOX 2606 BIRMINGHAM AL 35202 (205) 879-9230	1907	1981
PROTECTIVE NATIONAL INS CO OF OMAHA, THE 217-20265	NE FS	105 S 17TH ST OMAHA NE 68102	1958	1959
PROVIDENCE WASHINGTON INS CO 156-24295	RI FS	20 WASHINGTON PL PROVIDENCE RI 02901 (401) 931-4000	1799	1873
PROVIDENT ALLIANCE LIFE INS CO 165-68160	CA FS	620 NEWPORT CENTER DR NEWPORT BEACH CA 92660 (714) 644-8260	1968	1973
PROVIDENT GENERAL INS CO 565-31968	TN FS	FOUNTAIN SQUARE CHATTANOOGA TN 37402 (615) 755-1825	1974	1981
PROVIDENT LIFE AND ACCIDENT INS CO 565-68195	TN FS	FOUNTAIN SQUARE CHATTANOOGA TN 37402 (615) 755-1011	1887	1931
PROVIDENT MUTUAL LIFE INS CO OF PA 000-68225	PA FM	PO BOX 7378 PHILADELPHIA PA 19101 (215) 472-5000	1865	1927
PROVIDENT NATIONAL ASSUR CO. 565-70866	TN FS	FOUNTAIN SQUARE CHATTANOOGA TN 37402 (615) 755-1011	1967	1978
PROVINCE OF ST JOSEPH OF THE CAPUCHIN ORDER, THE 000-97772	WI WG	301 CHURCH ST MOUNT CALVARY WI 53057	1882	1978
PRUDENTIAL COMMERCIAL INS CO 304-36439	DE FS	23 MAIN ST HOLMDEL NJ 07733 (201) 946-5000	1978	1982
PRUDENTIAL GENERAL INSURANCE CO. 304-36447	DE FS	23 MAIN ST HOLMDEL NJ 07733 (201) 946-5000	1978	1982
PRUDENTIAL INS CO OF AMERICA, THE. 304-68241	NJ FM	PRUDENTIAL PLAZA NEWARK NJ 07101 (201) 877-6417	1873	1887
PRUDENTIAL PROPERTY & CASUALTY INS CO. 304-32352	IL FS	PO BOX 419 HOLMDEL NJ 07733 (201) 946-5000	1975	1975
PRUDENTIAL REINSURANCE CO. 304-26921	DE FS	PO BOX 908 NEWARK NJ 07101 (201) 877-8000 ATTN: MR. JOHN T. ANDREWS GENERAL COUNSEL	1973	1975
PUBLIC EMPLOYEES INS CO. 102-22756	CA FS	1111 W 6TH ST LOS ANGELES CA 90017 (213) 482-4900	1965	1974
PUBLIC SERVICE LIFE INSURANCE COMPANY. 164-86495	IA FS	ORPHEUM ELECTRIC BLDG 520 PIERCE STREET PO BOX 268 SIOUX CITY IA 51102 (712) 279-1330	1960	1980
PUBLIC SERVICE MUTUAL INS CO 000-15059	NY FM	393 SEVENTH AVE NEW YORK NY 10001	1925	1964
PURITAN INS CO 350-34207	CT FS	1515 SUMMER ST STAMFORD CT 06905 (203) 357-4493	1977	1977
PURITAN LIFE INS CO 350-68276	RI FS	P.O. BOX 9200 PROVIDENCE RI 02940 (401) 456-6600	1907	1962
PYRAMID LIFE INS CO, THE 215-68284	KS FS	PO BOX 772 SHAWNEE MISSION KS 66201 (913) 722-1110	1913	1970
QUEEN CITY INDEMNITY CO. 244-28665	OH FS	PO BOX 14567 CINCINNATI OH 45214 (513) 771-2000	1972	1979
RANDOLF-SCOTT-WESTFORD MUTUAL INS CO 000-96938	WI WT	RT 2 CAMBRIA WI 53923 (414) 348-5163 ATTN: JUDITH STIEMSMA SEC	1874	1874
RANGER INS CO. 158-24384	DE FS	PO BOX 2807 HOUSTON TX 77001 (713) 622-6500	1923	1964
RAYMOND-FRANKLIN-OAK CREEK MUTUAL INS CO 000-96946	WI WT	10503 HWY K PO BOX 201 FRANKSVILLE WI 53126 (414) 835-2908 ATTN: DONALD GROVE SEC	1873	1873
REALSAFE CORPORATION 000-93114	DE FW	7700 LITTLE RIVER TPKE ANNANDALE VA 22003 (703) 750-3570	1981	1982
RECIPROCAL EXCHANGE, RECIPROCAL SERVICE CO . . . 056-21253	MO FR	PO BOX 559 KANSAS CITY MO 64114 (816) 361-3400	1900	1913
REEDSBURG-WESTFIELD MUTUAL INS CO. 000-96954	WI WI	RT 2 REEDSBURG WI 53959 (608) 524-3405 ATTN: NEVA E DOUGLAS SEC	1876	1876
REGENT INS CO. 159-24449	WI WS	PO BOX 369 MADISON WI 53701	1963	1963
REINSURANCE COMPANY OF AMERICA, INC. 000-26549	IL FS	200 WEST MONROE CHICAGO IL 60606 (312) 782-9453	1972	1981
REINSURANCE CORP OF NY, THE. 368-18341	NY FS	99 JOHN ST NEW YORK NY 10038 (212) 732-5144	1968	1968
RELIABLE LIFE & CASUALTY INS CO. 000-68349	WI WS	PO BOX 4160 MADISON WI 53711	1962	1965
RELIABLE LIFE INS CO, THE. 520-68357	MO FS	231 W LOCKWOOD AVE WEBSTER GROVES MO 63119 (314) 968-4900	1911	1969
RELIANCE INS CO. 159-24457	PA FS	4 PENN CENTER PLAZA PHILADELPHIA PA 19103 (215) 864-4000 ATTN: COMPLIANCE DEPT	1820	1873
RELIANCE STANDARD LIFE INS CO. 159-68381	IL FS	COMPLIANCE DEPARTMENT 4 PENN CENTER PLAZA PHILADELPHIA PA 19103 (215) 684-4000	1907	1952
REPUBLIC INS CO. 160-24511	DE FS	PO BOX 223000 DALLAS TX 75222	1979	1980
REPUBLIC NATIONAL LIFE GROUP INS CO. 087-85286	TX FS	PO BOX 223647 DALLAS TX 75222	1974	1982
REPUBLIC NATIONAL LIFE INS CO. 087-92576	TX FS	PO BOX 226210 DALLAS TX 75266	1980	1982
REPUBLIC WESTERN INS CO. 574-31089	AZ FS	2721 NORTH CENTRAL AVENUE PHOENIX AZ 85004 (602) 263-6936	1973	1980
REPUBLIC-VANGUARD LIFE INS CO. 160-68446	TX FS	PO BOX 223000 DALLAS TX 75222 (214) 559-1222	1965	1967
RESERVE LIFE INS CO. 431-68454	TX FS	PO BOX 6168 DALLAS TX 75222 (214) 670-9700	1938	1956
RETAIL LUMBERMEN'S INTER-INS EXCH. 000-15695	MN FR	O D HAUSCHILD, INC 6800 FRANCE AVE,SOUTH MINNEAPOLIS MN 55435 (612) 926-7655	1917	1920
RETAIL LUMBERMENS MUTUAL INS CO OF WIS 000-15083	WI MM	PO BOX 18654 MILWAUKEE WI 53218 (414) 464-8440	1895	1897
RIGHT WORTHY GRAND COUNCIL, INDEP ORDER-ST LUKE. 000-57878	VA FX	900-2-4 ST JAMES ST RICHMOND VA 23220	1914	1968
RIPON COLLEGE. 000-97527	WI WG	RIPON WI 54971	1855	1977
RIVER FALLS MUTUAL INS CO. 000-96970	WI WT	216 N MAIN ST STE B RIVER FALLS WI 54022 (715) 425-5704 ATTN: LEROY MORROW SEC	1876	1876
RLI INS CO 000-13056	IL FS	9025 N LINDBERGH DR PEORIA IL 61614 (309) 692-1000	1959	1972
ROCKFORD LIFE INS CO 290-68519	IL FS	526-532 W STATE ST ROCKFORD IL 61101 (815) 987-2300	1909	1959

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
ROCKFORD MUTUAL INS CO 000-27065	IL FM	555 PERRYVILLE RD PO BOX 5626 ROCKFORD IL 61125 (815) 229-1500	1896	1974
ROSENDALE MUTUAL INS CO. 000-96989	WI WT	BOX 3 ROSENDALE WI 54974 (414) 872-2016 ATTN: DELORES SIMON SEC	1874	1874
ROYAL ARCANUM-SUPREME COUNCIL. 000-58181	MA FX	PO BOX 392 BOSTON MA 02101 (617) 426-4135	1877	1895
ROYAL EXCHANGE ASSUR OF AMERICA INC. 025-12513	NY FS	4 WORLD TRADE CTR NEW YORK NY 10048 (212) 775-1300	1958	1958
ROYAL INDEMNITY CO 162-24678	DE FS	150 WILLIAM ST NEW YORK NY 10038 (212) 553-3000	1979	1980
ROYAL INSURANCE COMPANY OF AMERICA 162-26980	IL FS	150 WILLIAM ST NEW YORK NY 10038 (212) 553-3000	1971	1971
ROYAL LIFE INS CO OF AMERICA 162-80586	CT FS	60 WASHINGTON ST HARTFORD CT 06102 (212) 553-3000	1957	1974
ROYAL NEIGHBORS OF AMERICA 000-57657	IL FX	230 16TH ST ROCK ISLAND IL 61201 (309) 788-4561	1895	1898
RURAL MUTUAL INS CO. 320-15091	WI WM	PO BOX 5555 MADISON WI 53705 (608) 833-8080	1934	1935
RURAL SECURITY LIFE INS CO 320-68578	WI WS	PO BOX 5555 MADISON WI 53705 (608) 833-8080	1949	1949
RUSHMORE MUTUAL LIFE INS CO. 336-68586	SD FM	PO BOX 726 RAPID CITY SD 57702 (605) 342-6600	1937	1965
RUSK COUNTY TOWN MUTUAL INS CO 000-96997	WI WT	113 W MINER AVE LADYSMITH WI 54848 (715) 532-6511 ATTN: JUDITH L JOHNSON SEC	1902	1902
S WIS & N ILL FIREMEN'S ASSOC DEATH BEN PLAN INC 000-94900	WI WX	BOX 81 CASSVILLE WI 53806	1962	1978
SAFECO INS CO OF AMERICA 163-24740	WA FS	4347 BROOKLYN AVE NE SEATTLE WA 98105 (206) 545-5551	1953	1955
SAFECO LIFE INS CO 163-68608	WA FS	4347 BROOKLYN AVE NE SEATTLE WA 98105 (206) 545-5000	1957	1959
SAFECO NATIONAL LIFE INS CO. 163-90581	WA FS	SAFECO PLAZA SEATTLE WA 98185 (206) 545-5000	1979	1980
SAFECO TITLE INS CO. 163-50857	CA FS	13640 ROSCOE BLVD PANORAMA CITY CA 91409 (213) 902-3404	1962	1979
SAFEGUARD INS CO 162-24694	CT FS	150 WILLIAM ST NEW YORK NY 10038 (212) 553-3000	1867	1872
SAI-INDUSTRIAL ASSURANCE CO. 000-34258	NY FS	99 JOHN STREET N. AMN MGRS, INC (US MGR) NEW YORK NY 10038	1977	1980
SAMARITAN HEALTH PLAN CO-OP. 000-91456	WI WN	2224 W KILBOURN AVE MILWAUKEE WI 53233 (414) 344-8800	1980	1981
SAN FRANCISCO REINSURANCE CO 076-21911	CA FS	3333 CALIFORNIA STREET SAN FRANCISCO CA 94119 (415) 929-2000	1956	1981
SEA INS CO LTD, THE (US BRANCH). 038-20354	NY AS	190 RIVER RD SUMMIT NJ 07901 (201) 467-6451 ATTN: E DIAMOND	1875	1955
SEABOARD SURETY CO 095-22535	NY FS	90 WILLIAM ST NEW YORK NY 10038 (212) 943-7440	1927	1930
SECURITY ASSUR CO. 217-71714	AZ FS	105 S 17TH ST OMAHA NE 68102	1968	1974
SECURITY BENEFIT LIFE INS CO 000-68675	KS FM	700 HARRISON ST TOPEKA KS 66636 (913) 295-3021	1892	1963
SECURITY CASUALTY CO,PLACED IN LIQUIDATION . . . 000-24929	IL FS	222 S RIVERSIDE PLAZA CHICAGO IL 60606	1913	1921
SECURITY INS CO OF HARTFORD. 326-24902	CT FS	PO BOX 420 HARTFORD CT 06141 (203) 674-6600	1841	1876
SECURITY LIFE INS CO OF AMERICA. 000-68721	MN FS	1200 SECOND AVE S MINNEAPOLIS MN 55403 (612) 333-1295	1956	1961
SECURITY LIFE OF DENVER INS CO 229-68713	CO FS	SECURITY LIFE BLDG 1616 GLENARM PLACE DENVER CO 80202 (303) 534-1861	1949	1969
SECURITY MUTUAL LIFE INS CO OF NEW YORK. 000-68772	NY FM	COURT HOUSE SQUARE BINGHAMTON NY 13902 (607) 723-3551	1886	1916
SECURITY NATIONAL INS CO 215-19879	TX FS	PO BOX 5028 DALLAS TX 75222 (214) 748-9941	1924	1949
SECURITY OF AMERICA LIFE INS CO. 000-68667	PA FS	PO BOX 376 READING PA 19603 (215) 372-8471	1963	1979
SECURITY-CONNECTICUT LIFE INS CO 020-91588	CT FS	SECURITY DR AVON CT 06001	1955	1968
SELECT INS CO. 041-22233	TX FS	PO BOX 1771 DALLAS TX 75221 (214) 559-1500	1955	1970
SENECA-SIGEL MUTUAL INS CO 000-97004	WI WT	PO BOX 27 VESPER WI 54489 (715) 569-4775 ATTN: HAROLD MUESKE SEC	1891	1891
SENTRY INDEMNITY CO. 169-24961	WI WS	SENTRY WORLD HEADQUARTERS 1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1968	1968
SENTRY INSURANCE A MUTUAL COMPANY. 169-24988	WI WM	SENTRY WORLD HEADQUARTERS 1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1913	1914
SENTRY LIFE INS CO 169-68810	WI WS	SENTRY WORLD HEADQUARTERS 1800 N POINT DR STEVENS POINT WI 54481 (715) 346-6000	1958	1958
SERVICE LIFE INS CO OF OMAHA 000-68837	NE FS	1904 FARNAM ST OMAHA NE 68102 (402) 341-1190	1923	1961
SHEBOYGAN FALLS MUTUAL INS CO. 000-15148	WI WM	511 WATER ST SHEBOYGAN FALLS WI 53085 (414) 467-4613	1899	1899
SHELBY FARMERS' MUTUAL FIRE INS CO 000-97012	WI WT	130 S. LEONARD ST WEST SALEM WI 54669 (608) 786-1620 ATTN: GORMAN WEE, SEC.	1874	1874
SHELBY LIFE INS CO OF SHELBY, OHIO, THE. 269-77186	OH FS	19 MANSFIELD AVE SHELBY OH 44875 (419) 347-1880	1973	1978
SHELBY MUTUAL INS CO OF SHELBY, OHIO, THE. . . . 269-15156	OH FM	175 MANSFIELD AVE SHELBY OH 44875 (419) 347-1880 ATTN: ATTN: W G HARRIS	1880	1927
SHELL MOTORIST CLUB INC. 000-95095	IN FC	PO BOX 68568 INDIANAPOLIS IN 46268	1976	1978
SIRIUS REINSURANCE CORP. 000-35408	DE FS	110 WILLIAM ST NEW YORK NY 10038 (212) 285-4572	1977	1981
SKANDIA AMERICA REINSURANCE CORP 519-25070	DE FS	280 PARK AVE NEW YORK NY 10017 (212) 490-0500	1974	1978
SLOGA FRATERNAL LIFE INSURANCE SOCIETY 000-56103	WI WX	2538 W NATIONAL AVE MILWAUKEE WI 53204 (414) 645-8922	1908	1915
SLOVAK CATHOLIC SOKOL. 000-57193	NJ FX	205 MADISON ST PASSAIC NJ 07055 (201) 777-2605	1916	1947
SLOVAK GYMNASTIC UNION SOKOL OF THE USA. 000-57207	NJ FX	PO BOX 189 EAST ORANGE NJ 07019 (201) 676-0280	1912	1939

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
SLOVENE NATIONAL BENEFIT SOCIETY 000-57673	IL FX	166 SHORE DR BURR RIDGE IL 60521 (312) 887-7660	1907	1917
SMA LIFE ASSURANCE CO. 088-84824	DE FS	440 LINCOLN ST WORCESTER MA 01605 (617) 852-1000	1974	1975
SONS OF NORWAY 000-57142	MN FX	1455 W LAKE ST MINNEAPOLIS MN 55408 (612) 827-3611	1898	1903
SOUTH CAROLINA INS CO. 168-24953	SC FS	PO BOX 1 COLUMBIA SC 29202 (803) 748-2288	1910	1974
SOUTHEAST MUTUAL INS CO. 000-97020	WI WT	6032 241ST COURT SALEM WI 53168 (414) 843-3347 ATTN: CHARLES L STOHR SEC	1875	1876
SOUTHLAND LIFE INS CO. 000-68950	TX FS	PO BOX 2220 DALLAS TX 75221 (214) 653-3456	1908	1962
SOVEREIGN LIFE INS CO OF CALIFORNIA. 000-80438	CA FS	30 W SOLA ST SANTA BARBARA CA 93101 (805) 963-7871	1962	1972
SPRING GROVE MUTUAL INS CO 000-97047	WI WT	905 W EXCHANGE ST BROOKHEAD WI 53520 (608) 897-2535 ATTN: GERALDINE LEE SEC/TREAS	1875	1875
SPRINGFIELD LIFE INS CO INC. 440-68993	VT FS	1250 STATE ST SPRINGFIELD MA 01133 (413) 785-5811	1959	1962
ST COLETTA SCHOOL. 000-98205	WI WG	RT 1 BOX 43 JEFFERSON WI 53549	1913	1979
ST JOSEPH'S BENEVOLENT SOCIETY OF MILW 000-94803	WI WX	PO BOX 18017 MILWAUKEE WI 53218	1864	1978
ST PAUL FIRE AND CASUALTY INS CO 164-40967	WI FS	385 WASHINGTON ST ST PAUL MN 55102 (612) 221-7911	1982	1982
ST PAUL FIRE AND MARINE IN 164-24767	MN FS	385 WASHINGTON ST ST PAUL MN 55102 (612) 221-7381	1925	1925
ST PAUL GUARDIAN INS CO. . . . 164-24775	MN FS	385 WASHINGTON ST ST PAUL MN 55102 (612) 221-7381	1970	1971
ST PAUL LIFE INS CO. . . . 164-80942	MN FS	385 WASHINGTON ST ST PAUL MN 55102 (612) 738-4000	1973	1974
ST PAUL MERCURY 164-24791	MN FS	385 WASHINGTON ST ST PAUL MN 55102 (612) 221-7381	1964	1967
ST PAUL TITLE IN 164-50113	MO FS	1900 AMER NATL BANK BLDG ST PAUL MN 51101 (612) 221-9500	1927	1967
STANDARD FIRE INS CO 001-19070	CT FS	151 FARMINGTON AVE HARTFORD CT 06115 (203) 273-2183	1905	1910
STANDARD OF AMERICA LIFE . THE. 000-69000	IL FS	EXECUTIVE PLAZA PARK RIDGE IL 60068 (312) 825-4455	1953	1966
STANDARD SECURITY LIFE INS CO OF NEW YORK. . . . 450-69078	NY FS	485 MADISON AVENUE NEW YORK NY 10022 (212) 355-4141	1957	1980
STARK MUTUAL TOWN INS CO 000-97063	WI WT	RT 1 LAFARGE WI 54639 (608) 625-4160 ATTN: LLOYD A STEINMETZ SEC	1903	1903
STATE AUTOMOBILE AND CASUALTY UNDERWRITERS . . . 177-25240	IA FR	PO BOX 394 DES MOINES IA 50302 (515) 284-7500	1919	1957
STATE BOND AND MORTGAGE LIFE INS CO. 000-69086	MN FS	28 N MINNESOTA ST NEW ULM MN 56073 (507) 354-2144	1966	1969
STATE FARM FIRE AND CASUALTY CO. 176-25143	IL FS	112 E WASHINGTON ST BLOOMINGTON IL 61701 (309) 662-2311	1935	1950
STATE FARM GENERAL INS CO. 176-25151	IL FS	112 E WASHINGTON ST BLOOMINGTON IL 61701 (309) 662-2311	1962	1962
STATE FARM LIFE AND ACCIDENT ASSUR CO. 176-69094	IL FS	ONE STATE FARM PLAZA BLOOMINGTON IL 61701 (309) 662-2195	1960	1961
STATE FARM MUTUAL AUTOMOBILE INS CO. 176-25178	IL FM	ONE STATE FARM PLAZA BLOOMINGTON IL 61701 (309) 662-2311	1922	1939
STATE LIFE INS FUND. 000-70599	WI WM	123 W WASHINGTON AVE LORAINE BLDG 7TH FL PO BOX 7873 MADISON WI 53707 (608) 266-0085	1911	1913
STATE LIFE INSURANCE COMPANY, THE. 000-69116	IN FM	141 EAST WASHINGTON ST INDIANAPOLIS IN 46204 (317) 632-3551	1894	1981
STATE MUTUAL LIFE ASSUR CO OF AMERICA. 088-69140	MA FM	440 LINCOLN ST WORCESTER MA 01605 (617) 852-1000	1844	1947
STATE PROPERTY INS FUND. 000-30287	WI WM	123 W WASHINGTON AVE LORAINE BLDG 7TH FL MADISON WI 53702 (608) 266-0108	1903	1903
STATE SURETY CO. 143-12718	IA FS	645 INSURANCE EXCH BLDG DES MOINES IA 50309 (414) 765-8444	1956	1974
STETTIN MUTUAL INS CO. 000-97071	WI WT	1708 W STEWART AVE WAUSAU WI 54401 (715) 842-0686 ATTN: S T GASSNER SEC/TREAS	1892	1892
STEWART TITLE GUARANTY CO. 000-50121	TX FS	PO BOX 2029 HOUSTON TX 77001 (713) 871-1100	1908	1970
STOCKHOLM TOWN MUTUAL INS CO 000-97080	WI WT	STOCKHOLM WI 54769 (715) 442-4364 ATTN: GRAYDON GANOE SEC	1872	1872
STONEWALL INS CO 084-22276	AL FS	2204 LAKESHORE DR PO BOX C-189 BIRMINGHAM AL 35283 (205) 870-4000	1866	1970
STUYVESANT LIFE INS CO 180-69221	PA FS	1105 HAMILTON ST ALLENTOWN PA 18101 (215) 437-8555	1953	1958
SUDAN INTERIOR MISSION INC 000-97829	NJ FG	2 WOODSTONE DR CEDAR GROVE NJ 07009	1926	1979
SUGAR CREEK MUTUAL INS CO. 000-97098	WI WT	9 W WALWORTH ST ELKHORN WI 53121 (414) 723-3244 ATTN: HOWARD GRAY SEC	1873	1873
SUMITOMO MARINE AND FIRE INS CO LTD, THE (US). . 038-20362	NY AS	190 RIVER RD SUMMIT NJ 07901 (201) 467-6451	1893	1979
SUMMIT FIDELITY AND SURETY CO., THE. 177-12750	OH FS	250 E WILSON BRIDGE RD SUITE 170 PO BOX 652 WORTHINGTON OH 43085 (614) 436-7314	1939	1957
SUN INS CO OF NEW YORK 025-12777	NY FS	4 WORLD TRADE CENTER NEW YORK NY 10048 (212) 775-1300	1922	1924
SUN INS OFFICE LTD 038-20370	NY AS	190 RIVER RD SUMMIT NJ 07901 (201) 467-6451 ATTN: E DIAMOND	1710	1887

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SUN LIFE ASSUR CO OF CANADA 549-80802	WI AM	ONE SUN LIFE EXEC PARK WELLESLEY HILLS MA 02181 (416) 869-6000 ATTN: J J DESCHENES VICE PRESIDENT	1865	1962
SUN LIFE ASSUR CO OF CANADA (US) 549-79065	DE FS	ONE SUN LIFE EXEC PARK WELLESLEY HILLS MA 02181 (617) 237-6030 ATTN: DAVID D HORN	1970	1973
SUN LIFE INS CO OF AMERICA 000-69256	MD FS	SUN LIFE BLDG CHARLES CENTER BALTIMORE MD 21202 (404) 524-6666	1897	1962
SURETY LIFE INS CO 000-69310	UT FS	PO BOX 30030 SALT LAKE CITY UT 84125 (801) 355-3000	1935	1963
SWITZERLAND GENERAL INS CORP OF NEW YORK 000-12815	NY FS	102 WHITE PLAINS RD TARRYTOWN NY 10591 (914) 631-3636	1972	1972
TAISHO MARINE AND FIRE INS CO LTD. 000-12823	NY FS	111 JOHN ST ROOM 2605 NEW YORK NY 10038 (212) 732-0620	1918	1979
TEACHERS INS AND ANNUITY ASSOC OF AMERICA. . . . 000-69345	NY FS	730 THIRD AVE NEW YORK NY 10017 (212) 490-9000	1918	1972
TEACHERS INS CO. 102-22683	DE FS	1 HORACE MANN PLAZA SPRINGFIELD IL 62715 (217) 789-2500	1971	1973
TEN B-U INDEMNITY CORP 010-40894	WI WS	250 E KILBOURN AVE MILWAUKEE WI 53202 (414) 347-6489	1982	1982
THERESA MUTUAL FIRE INS CO 000-97101	WI WT	109 W ROCK RIVER ST THERESA WI 53091 (414) 788-4401 ATTN: R PRIBNOW SEC	1879	1879
THIRTEEN B-U CREDIT INS CORP 010-40908	WI WS	250 E KILBOURN AVE MILWAUKEE WI 53202 (414) 347-6489	1982	1982
THIRTY-EIGHT B-U INS CORP. 010-40886	WI WS	250 E KILBOURN AVE MILWAUKEE WI 53202 (414) 347-6489	1982	1982
THIRTY-NINE B-U ASSURANCE CORP 010-40878	WI WS	250 E KILBOURN AVE MILWAUKEE WI 53202 (414) 347-6489	1982	1982
THOMAS JEFFERSON INS CO. 223-25402	FL FS	ONE INDEPENDENT DRIVE JACKSONVILLE FL 32276 (904) 358-3393	1979	1980
THRESHERMEN'S MUTUAL INS CO. 000-15261	WI MM	PO BOX 1029 FOND DU LAC WI 54935	1915	1915
TICOR MORTGAGE INS CO. 000-31496	CA FS	6300 WILSHIRE BLVD TENTH FLOOR LOS ANGELES CA 90048 (213) 852-6600	1972	1977
TIME INS CO. 000-69477	WI WS	515 W WELLS ST MILWAUKEE WI 53201 (414) 271-3011	1910	1910
TITLE INS CO OF MINNESOTA. 646-50520	MN FS	400 SECOND AVE S MINNEAPOLIS MN 55401 (612) 371-1111	1907	1956
TOKIO MARINE AND FIRE INS CO, LTD, THE 000-12904	NY AS	55 WATER ST 51ST FL NEW YORK NY 10041 (212) 530-0700 ATTN: TOKIO MARINE MGMT INC	1879	1974
TOMER INS CO INC 390-36919	WI WS	1100 W WELLS ST MILWAUKEE WI 53233 (414) 271-9924	1979	1979
TOMER LIFE AND ACCIDENT INS CO 000-69485	IL FS	110 E WASHINGTON ST INDIANAPOLIS IN 46204 (317) 262-5708	1967	1967
TRADE LAKE TOWN MUTUAL FIRE INS CO 000-97136	WI WT	ROUTE 1, BOX 150 FREDERIC WI 54837 (715) 689-2707 ATTN: MARTHA IVERSON SEC	1874	1874
TRANS WORLD ASSURANCE CO 000-69566	CA FS	885 S EL CAMINO REAL SAN MATEO CA 94402 (415) 348-2300	1962	1979
TRANSAMERICA ASSURANCE CO. 185-80829	CA FS	PO BOX 3653 LOS ANGELES CA 90051 (213) 742-2345	1973	1974
TRANSAMERICA COUNTRYWIDE INS CO. 185-25453	CA FS	1150 S OLIVE ST LOS ANGELES CA 90015 (213) 742-4391	1960	1962
TRANSAMERICA INDEMNITY CO. 185-25496	CA FS	1150 S OLIVE ST LOS ANGELES CA 90015 (213) 742-4391	1944	1954
TRANSAMERICA INS CO. 185-25534	CA FS	1150 S OLIVE ST LOS ANGELES CA 90015 (213) 742-4391	1911	1959
TRANSAMERICA INS CO OF MI. 185-25542	MI FS	70 W MICHIGAN AVE BATTLE CREEK MI 49016 (213) 742-4391	1927	1961
TRANSAMERICA INS CO OF TEXAS 185-25461	TX FS	1150 S OLIVE ST LOS ANGELES CA 90015 (213) 742-4391	1947	1962
TRANSAMERICA INS CORP OF AMERICA 185-25526	MI FS	70 W MICHIGAN AVE BATTLE CREEK MI 49016	1965	1968
TRANSAMERICA LIFE INS AND ANNUITY CO 185-69507	CA FS	PO BOX 60033 LOS ANGELES CA 90060 (213) 742-3463	1966	1968
TRANSAMERICA OCCIDENTAL LIFE INS CO. 185-67121	CA FS	PO BOX 2101 LOS ANGELES CA 90051 (213) 742-3463	1906	1952
TRANSAMERICA OCCIDENTAL LIFE INS CO OF ILLINOIS. 185-68144	IL FS	230 W MONROE ST STE 1520 CHICAGO IL 60606 (213) 742-3041	1955	1960
TRANSAMERICA PREMIER INS CO. 185-25518	CA FS	TRANSAMERICA PYRAMID 600 MONTGOMERY ST 9TH FL SAN FRANCISCO CA 94111 (415) 983-4500	1941	1949
TRANSATLANTIC REINSURANCE CO 012-19453	NY FS	99 JOHN STREET NEW YORK NY 19453 (212) 770-7000	1952	1980
TRANSCONTINENTAL INS CO. 218-20486	NY FS	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1925	1925
TRANSIT CASUALTY CO. 337-12955	MO FS	3700 WILSHIRE BLVD LOS ANGELES CA 90010 (213) 381-8011	1945	1958
TRANSPORT EMPLOYES' MUTUAL BENEFIT SOCIETY . . . 000-56111	WI WX	3939 W MCKINLEY AVE MILWAUKEE WI 53208 (414) 937-3271	1955	1955
TRANSPORT INDEMNITY CO 000-25607	CA FS	3670 WILSHIRE BLVD LOS ANGELES CA 90005 (213) 388-3331	1949	1955
TRANSPORT INS CO 187-33014	IA FS	4100 HARRY HINES BLVD DALLAS TX 75219 (214) 526-3876	1977	1977
TRANSPORT LIFE INS CO. 482-69531	TX FS	714 MAIN ST FORT WORTH TX 76102 (817) 335-9521	1958	1962
TRANSPORTATION INS CO. 218-20494	IL FS	CNA PLAZA CHICAGO IL 60685 (312) 822-5000	1938	1938

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TRAVELERS INDEMNITY CO OF AMERICA, THE 189-25666	GA FS	ONE TOWER SQUARE HARTFORD CT 06115 (203) 277-0111	1946	1968
TRAVELERS INDEMNITY CO OF ILLINOIS 189-25674	IL FS	ONE TOWER SQUARE HARTFORD CT 06115 (203) 277-0111	1972	1972
TRAVELERS INDEMNITY CO OF RHODE ISLAND 189-25682	RI FS	ONE TOWER SQUARE HARTFORD CT 06115 (203) 277-0111	1859	1875
TRAVELERS INDEMNITY CO., THE 189-25658	CT FS	ONE TOWER SQUARE HARTFORD CT 06115 (203) 277-0111	1903	1907
TRAVELERS INS CO OF ILLINOIS 189-79413	IL FS	ONE TOWER SQUARE HARTFORD CT 06115 (312) 435-5097	1971	1973
TRAVELERS INS CO., THE 189-87726	CT FS	ONE TOWER SQUARE HARTFORD CT 06115 (203) 277-0111	1863	1865
TRAVELERS LIFE & ANNUITY CO,THE. 189-80950	CT FS	ONE TOWER SQUARE HARTFORD CT 06115 (203) 277-0111	1973	1981
TRAVELERS PROTECTIVE ASSN. OF AMERICA. 000-56006	MO FX	3755 LINDELL BLVD ST LOUIS MO 63108 (314) 371-0533	1890	1896
TREMPEALEAU COUNTY MUTUAL INS CO 000-97144	WI WT	1710 BLAIR WHITEHALL WI 54773 (715) 538-2249 ATTN: ELLEN D KOXLIEN SEC/TREAS	1871	1872
TRI-COUNTY MUTUAL TOWN INS CO. 000-97152	WI WT	PO BOX 157 IRON RIVER WI 54847 (715) 372-8577 ATTN: ATTN: WILLARD OGREN SEC-TREAS	1909	1909
TRI-STATE INS CO OF MINNESOTA. 098-31003	MN FS	1 ROUNDWIND RD LUVERNE MN 56156 (507) 283-9561	1974	1974
TRINITY UNIVERSAL INS CO 215-19887	TX FS	PO BOX 5028 DALLAS TX 75201 (214) 748-9941	1926	1949
TRUCK INS EXCHANGE 069-21709	CA FR	PO BOX 948 AURORA IL 60507 (213) 932-3441	1935	1951
TWIN CITY FIRE INS CO. 091-22411	MN FS	HARTFORD PLAZA HARTFORD CT 06115 (203) 547-5000	1910	1913
UNDERWRITERS INS CO. 205-26077	IL FS	4300 PETERSON AVE CHICAGO IL 60646 (312) 736-1400	1945	1947
UNDERWRITERS NATIONAL ASSUR CO 000-69698	IN FS	3637 N MERIDIAN ST INDIANAPOLIS IN 46208 (317) 923-1381	0000	0000
UNIGARD INS CO 192-25747	WA FS	1215 FOURTH AVE SEATTLE WA 98161 (206) 292-1234	1960	1961
UNIGARD MUTUAL INS CO. 192-25763	WA FM	1215 FOURTH AVE SEATTLE WA 98161 (206) 292-1234	1901	1913
UNIGARD OLYMPIC LIFE INS CO. 192-67350	WA FS	15805 N.E. 24TH STREET P.O. BOX C 90055 BELLEVUE WA 98009 (206) 643-3962	1940	1967
UNION BANKERS INS CO 115-69701	TX FS	PO BOX 5433 DALLAS TX 75222 (214) 748-8221	1953	1974
UNION CENTRAL LIFE INS CO., THE. 394-80837	OH FM	MILL AND WAYCROSS ROADS PO BOX 179 CINCINNATI OH 45201 (513) 595-2200	1867	1956
UNION FIDELITY LIFE INS CO 317-93289	PA FS	4850 STREET RD TREVOSE PA 19047	1981	1982
UNION INDEMNITY INS CO OF NEW YORK 000-12971	NY FS	591 W PUTNUM GREENWICH CT 06830	1975	1975
UNION LABOR LIFE INS CO., THE. 000-69744	MD FS	850 THIRD AVE NEW YORK NY 10022 (212) 752-5200	1925	1932
UNION MUTUAL FIRE INS CO 000-97160	WI WT	15 N MADISON ST EVANSVILLE WI 53536 (608) 882-5600 ATTN: STEVEN K HAGEN SEC/TREAS	1874	1874
UNION MUTUAL LIFE INS CO 416-69760	ME FM	PO BOX 548 PORTLAND ME 04112 (207) 780-2211	1848	1948
UNION SECURITY LIFE INS CO 019-69809	GA FS	PO BOX 50355 ATLANTA GA 30302 (404) 261-9000	1955	1968
UNIONMUTUAL STOCK LIFE INS CO OF AMERICA . . . 416-62235	ME FS	PO BOX 548 PORTLAND ME 04112 (207) 780-2211	1966	1971
UNITED AMERICAN INS CO 290-92916	DE FS	PO BOX 810 DALLAS TX 75221	1981	1982
UNITED EQUITABLE INS CO. 167-24910	IL FS	8324 SKOKIE BLVD SKOKIE IL 60077	1959	1960
UNITED EQUITABLE LIFE INS CO 167-77909	IL FS	7373 CICERO LINCOLNWOOD IL 60646 (312) 677-4800	1965	1980
UNITED FIDELITY LIFE INS CO. 737-87645	TX FS	PO BOX 401990 DALLAS TX 75240 (214) 931-0644	1977	1979
UNITED FIRE & CASUALTY CO. 248-13021	IA FS	118 SECOND AVE SE CEDAR RAPIDS IA 52407 (319) 399-5838 ATTN: GALEN E UNDERWOOD	1946	1956
UNITED FIRE INS CO, CEASE & DESIST 494-13048	NY FS	ONE E WACKER DR CHICAGO IL 60601 (312) 321-9100	1852	1963
UNITED GUARANTY COMMERCIAL INSURANCE CO OF IOWA. 256-26995	IA FS	PO BOX 21945 GREENSBORO NC 27420 (919) 373-0232	1972	1980
UNITED GUARANTY RESIDENTIAL INS CO OF IOWA . . . 256-15873	IA FS	PO BOX 778 BETTENDORF IA 52722 (919) 373-0232	1963	1968
UNITED GUARANTY RESIDENTIAL INS CO OF NC 256-16667	NC FS	PO BOX 21367 GREENSBORO NC 27420 (919) 373-0232	1963	1973
UNITED INS CO OF AMERICA 215-69930	IL FS	ONE E WACKER DR CHICAGO IL 60601 (312) 266-3500	1927	1957
UNITED INVESTORS LIFE INS CO 290-94099	MO FS	PO BOX 1441 KANSAS CITY MO 64141	1981	1982
UNITED LIFE AND ACCIDENT INS CO. 038-69965	NH FS	ONE GRANITE PL CONCORD NH 03301 (603) 224-7741	1913	1973
UNITED LIFE INS CO 248-69973	IA FS	118 SECOND AVE SE CEDAR RAPIDS IA 52407 (319) 399-5700	1962	1964
UNITED OF OMAHA LIFE INS CO. 261-69868	NE FS	3316 FARNAM ST OMAHA NE 68131 (402) 342-7600	1926	1932
UNITED PACIFIC INS CO. 159-24473	WA FS	COMPLIANCE DEPARTMENT 4 PENN CENTER PLAZA PHILADELPHIA PA 19103 (215) 864-4000	1928	1950
UNITED PACIFIC LIFE INS CO 159-70025	WA FS	PO BOX 1216 TACOMA WA 98401 (206) 952-5000	1956	1979
UNITED PRESBYTERIAN CHURCH, THE. 000-97560	NY FG	475 RIVERSIDE DR NEW YORK NY 10027	1799	1977
UNITED PRESIDENTIAL LIFE INS CO. 000-70033	IN FS	PO BOX 2163 - S STAT KOKOMO IN 46901 (317) 453-0602	1965	1974
UNITED REINSURANCE CORP OF NEW YORK. 368-34908	NY FS	99 JOHN STREET NEW YORK NY 10038 (212) 732-5144	1977	1981
UNITED SECURITY INS CO 072-21776	NJ FS	1017 WALNUT ST DES MOINES IA 50307 (515) 245-4141	1946	1949
UNITED SERVICE PROTECTION INC. 000-93017	FL FM	3000 34TH ST S STE B-205 ST PETERSBURG FL 33711	1979	1979

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
UNITED SERVICES AUTOMOBILE ASSN. 200-25941	TX FR	USAA BLDG SAN ANTONIO TX 78288 (512) 690-2211	1922	1960
UNITED SERVICES GENERAL LIFE CO. 072-61247	OK FS	1701 PENNSYLVANIA AVE NW WASHINGTON DC 20006 (202) 298-6235	1957	1970
UNITED SERVICES LIFE INS CO. 072-70084	DC FS	1701 PENNSYLVANIA AVE NW WASHINGTON DC 20006 (202) 298-6235	1937	1964
UNITED STATES AUTO CLUB, MOTORING DIV INC. . . . 000-95087	IN FC	1700 MISHAWAKA AVE SOUTH BEND IN 46624	1968	1970
UNITED STATES FIDELITY AND GUARANTY CO 196-25887	MD FS	PO BOX 1138 BALTIMORE MD 21203 (301) 547-3000	1896	1896
UNITED STATES FIRE INS CO. 052-21113	NY FS	PO BOX 23876 MORRISTOWN NJ 07960 (201) 285-7000	1824	1911
UNITED STATES LETTER CARRIERS MUTUAL BEN ASSOC . 000-56456	TN FX	100 INDIANA AVE NW WASHINGTON DC 20001 (202) 638-4318	1892	1968
UNITED STATES LIABILITY INS CO 232-25895	PA FS	1030 CONTINENTAL DR KING OF PRUSSIA PA 19406 (215) 688-2535	1887	1980
UNITED STATES LIFE INS CO OF NY, THE 498-70106	NY FS	125 MAIDEN LN NEW YORK NY 10038 (212) 709-6000	1850	1953
UNIV OF WISCONSIN-WHITEWATER FOUNDATION INC. . 000-97705	WI WG	800 W MAIN ST WHITEWATER WI 53190	1962	1978
UNIVERSAL REINSURANCE CORP 143-23949	NJ FS	731 N JACKSON ST MILWAUKEE WI 53202 (414) 765-8964	1921	1968
UNIVERSAL SURETY CO. 199-25933	NE FS	PO BOX 80468 LINCOLN NE 68501 (403) 435-4302	1947	1971
UNIVERSAL UNDERWRITERS INS CO. 114-23116	MO FS	5115 OAK ST KANSAS CITY MO 64112 (816) 753-5800	1949	1959
UNIVERSAL UNDERWRITERS LIFE INS CO 114-70173	MO FS	5115 OAK ST KANSAS CITY MO 64112 (816) 753-5800	1964	1973
UNIVERSITY LIFE INS CO OF AMERICA. 346-70203	IN FS	PO BOX 68192 INDIANAPOLIS IN 46268 (317) 871-4200	1954	1971
UNIVERSITY OF MINNESOTA FOUNDATION 000-98051	MN FG	120 MORRILL HALL 100 CHURCH ST, SE MINNEAPOLIS MN 55455 (612) 373-9934	1962	1982
USAA ANUITY AND LIFE INS CO. 200-90603	TX FS	USAA BUILDING SAN ANTONIO TX 78288 (512) 690-6300	1979	1982
USAA CASUALTY INS CO 200-25968	TX FS	USAA BLDG SAN ANTONIO TX 78288 (512) 690-2211	1968	1974
USAA LIFE INS CO 200-69663	TX FS	USAA BLDG SAN ANTONIO TX 78288 (512) 690-6300	1963	1972
USLIFE CREDIT LIFE INS CO. 498-68373	IL FS	ONE WOODFIELD LAKE SCHAUMBURG IL 60195 (312) 490-6000	1929	1964
USLIFE TITLE INS CO OF NEW YORK. 498-51101	NY FS	125 MAIDEN LN NEW YORK NY 10038 (516) 354-8500	1927	1974
UTICA MUTUAL INS CO. 201-25976	NY FM	PO BOX 530 UTICA NY 13503 (315) 735-3321	1914	1924
UW-LACROSSE FOUNDATION, INC THE. 000-97594	WI WG	1725 STATE ST LACROSSE WI 54601	1967	1977
VALIANT INS CO 011-26611	IA FS	PO BOX 802 BALTIMORE MD 21203 (301) 366-1000	1973	1975
VALLEY FORGE INS CO. 218-20508	PA FS	310 S MICHIGAN AVE CHICAGO IL 60604 (312) 822-5000	1944	1944
VALLEY FORGE LIFE INS CO 218-70211	PA FS	310 S MICHIGAN AVE CHICAGO IL 60604 (312) 822-5000	1956	1959
VANGUARD INS CO. 160-24554	TX FS	PO BOX 223000 DALLAS TX 75222 (214) 559-1222	1945	1959
VARIABLE ANNUITY LIFE INS CO., THE 011-70238	TX FS	PO BOX 3206 HOUSTON TX 77001 (713) 526-5251	1968	1969
VEREX ASSURANCE INC 329-18759	WI WS	PO BOX 7066 MADISON WI 53707 (608) 257-2527	1961	1961
VEREX INDEMNITY CORP 329-18708	WI WS	PO BOX 7066 MADISON WI 53707 (608) 257-2527	1970	1970
VETERANS LIFE INSURANCE CO 365-81027	IL FS	VALLEY FORGE PA 19493 (215) 648-5000	1965	1974
VIGILANT INS CO. 038-20397	NY FS	51 JOHN F KENNEDY PKWY SHORT HILLS NJ 07078 (212) 285-2850 ATTN: E DIAMOND	1939	1954
VIKING INS CO OF WISCONSIN 000-13137	WI WS	PO BOX 5365 MADISON WI 53705 (608) 238-0276	1971	1971
VINLAND TOWN MUTUAL INS CO 000-97179	WI WT	2061 CLAYTON AVE NEENAH WI 54956 (414) 722-1232 ATTN: CARLTON HAASE SEC	1873	1873
VIRGINIA SURETY CO INC 318-13145	VA FS	222 N DEARBORN ST CHICAGO IL 60601 (312) 269-4000	1927	1953
VISTA INS CO 018-19658	MI FS	THE AMERICAN RD DEARBORN MI 48121 (313) 322-8095	1968	1968
VOLUNTEER STATE LIFE INS CO. 558-70254	TN FS	VOLUNTEER STATE LIFE BLDG CHATTANOOGA TN 37402 (615) 756-2887	1903	1956
VULCAN LIFE INS CO 177-70262	AL FS	PO BOX 1886 BIRMINGHAM AL 35201 (205) 942-2011	1945	1971
WARNER MUTUAL TOWN FIRE INS CO 000-97195	WI WT	RT 2 GREENWOOD WI 54437 (715) 267-6041 ATTN: ARVIN LIEBZEIT SEC	1928	1930
WARNER RECIPROCAL INSURERS 205-26085	IL FR	4300 PETERSON AVE CHICAGO IL 60646 (312) 736-1400	1912	1918
WARREN MUTUAL FIRE INS CO. 000-97209	WI WT	GLENWOOD CITY WI 54013 (715) 265-4614 ATTN: HAROLD J STACK SEC	1880	1880
WASHINGTON NATIONAL INS CO 260-70319	IL FS	1630 CHICAGO AVE EVANSTON IL 60201 (312) 866-3000	1923	1925
WASHINGTON SQUARE LIFE INS CO. 000-70750	PA FS	4601 MARKET ST PO BOX 7326 PHILADELPHIA PA 19101 (215) 472-0600	1958	1980
WASHINGTON TOWN MUTUAL INS CO. 000-97217	WI WT	RT 1 WASHINGTON IS WI 54246 (414) 847-2041 ATTN: KLEMMET ELLEFSON SEC	1889	1890
WATERTOWN MUTUAL INS CO. 000-97128	WI WT	PO BOX 402 WATERTOWN WI 53904 (414) 261-2400 ATTN: CLARENCE KUBE SEC	1872	1872
WAUKESHA TOWN MUTUAL INS CO. 000-97225	WI WT	PO BOX 468 WAUKESHA WI 53187 (414) 542-4112 ATTN: DON A STOUFFER SEC	1874	1874
WAUPACA COUNTY MUTUAL INS CO 000-97233	WI WT	LOCK BOX 157 FREMONT WI 54940 (414) 667-4308 ATTN: FRANK K SMITH SEC	1876	1876
WAUPUN-RIPON-TRENTON MUTUAL INS CO 000-97241	WI WT	512 E LINCOLN ST WAUPUN WI 53963 (414) 324-2571 ATTN: CHESTER B POSSIN SEC	1874	1874

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WAUSAU LIFE INS CO 063-86150	WI WS	PO BOX 150 WAUSAU WI 54401 (715) 845-5211	1976	1976
WAUSAU MUTUAL INS CO 000-97250	WI WT	132 THIRD ST WAUSAU WI 54401 (715) 845-7292 ATTN: HERMAN BURGENER JR., SEC	1875	1876
WAUSAU UNDERWRITERS INS CO 063-26042	WI WS	2000 WESTWOOD DR WAUSAU WI 54401 (715) 845-5211	1979	1979
WAUSAU UNDERWRITERS LIFE INS CO. 063-60992	WI WS	2000 WESTWOOD DR WAUSAU WI 54401 (715) 845-5211	1980	1980
WEST AMERICAN INS CO 148-24090	CA FS	136 N THIRD ST HAMILTON OH 45026 (513) 867-3000	1923	1958
WEST BEND MUTUAL INS CO. 000-15350	WI WM	1115 S MAIN ST WEST BEND WI 53095	1894	1894
WESTCHESTER FIRE INS CO. 052-21121	NY FS	PO BOX 2387 MORRISTOWN NJ 07960 (201) 285-7000	1837	1874
WESTERN AND SOUTHERN LIFE INS CO., THE 000-70483	OH FM	400 BROADWAY CINCINNATI OH 45202 (513) 629-1800	1888	1960
WESTERN CASUALTY AND SURETY CO., THE 206-26093	KS FS	14 E FIRST ST FORT SCOTT KS 66701 (316) 223-1100	1924	1926
WESTERN CATHOLIC UNION 000-57711	IL FX	506-510 MAINE ST QUINCY IL 62301 (217) 223-9721	1877	1964
WESTERN DIVERSIFIED LIFE INS CO. 523-84697	IL FS	2215 SANDERS RD PO BOX 3017 NORTHBROOK IL 60062 (312) 272-8300	1972	1979
WESTERN EMPLOYERS INS CO 048-32883	CA FS	515 N CABRILLO PARK DR SANTA ANA CA 92702 (714) 973-2813	1976	1976
WESTERN FIRE INS CO., THE. 206-26107	KS FS	14 E FIRST ST FORT SCOTT KS 66701 (316) 223-1100	1925	1928
WESTERN FRATERNAL LIFE ASSOC 000-58017	IA FX	1900 FIRST AVE NE CEDAR RAPIDS IA 52401 (319) 363-2653	1897	1900
WESTERN INDEMNITY CO INC., THE 206-26115	KS FS	14 E FIRST ST FORT SCOTT KS 66701 (316) 223-1100	1964	1974
WESTERN LIFE INS CO. 164-70408	MN FS	385 WASHINGTON ST ST PAUL MN 55102 (612) 738-4448	1962	1963
WESTERN NATIONAL LIFE INS CO 170-70432	TX FS	PO BOX 871 AMARILLO TX 79105 (806) 378-3400	1944	1973
WESTERN NATIONAL MUTUAL INS CO 309-15377	MN FM	5350 W 78TH ST P.O. BOX 1463 MINNEAPOLIS MN 55440 (612) 835-5350	1915	1954
WESTERN RESERVE LIFE ASSUR CO OF OHIO. 000-91413	OH FS	BOX 5068 CLEARWATER FL 33518	1957	1967
WESTERN SURETY CO. 739-13188	SD FS	908 WEST AVE N SIOUX FALLS SD 57101 (605) 336-0850	1900	1942
WESTERN SURETY LIFE INS CO 739-88188	SD FS	908 WEST AVENUE NORTH SIOUX FALLS SD 57192 (605) 334-7744	1978	1981
WESTERN WISCONSIN MUTUAL INS CO. 000-96555	WI WT	510 AMY DR HOLMEN WI 54636 (608) 526-3246 ATTN: KENNETH G SPENCER SEC	1874	1875
WESTERN-SOUTHERN LIFE ASSURANCE CO 836-92622	OH FS	400 BROADWAY CINCINNATI OH 45202 (513) 629-1800	1980	1981
WESTFIELD INS CO 228-24112	OH FS	WESTFIELD CTR OH 44251 (216) 887-0101	1929	1946
WESTFIELD LIFE INS CO. 228-62030	OH FS	WESTFIELD CTR OH 44251 (216) 887-0101	1963	1965
WHITING NATIONAL INS CO. 000-11479	NY FS	PO BOX 2983 TAMPA FL 33601 (813) 228-7361	1969	1970
WILLIAM PENN ASSOC 000-57010	PA FX	429 FORBES AVE PITTSBURGH PA 15219 (412) 281-8950	1886	1953
WILSON MUTUAL INS CO 000-97284	WI WT	RT 3 HWY 141 S SHEBOYGAN WI 53081 (414) 458-3359 ATTN: LLOYD GARTMAN SEC	1872	1872
WINCHESTER MUTUAL INS CO 000-97292	WI WT	7072 COUNTY TRUNK KK LARSEN WI 54947 (414) 836-2594 ATTN: EDWIN ENGEL SEC	1875	1875
WIS EVANGELICAL LUTHERAN SYNOD, FOUNDATION INC . 000-97543	WI WG	3512 W NORTH AVE MILWAUKEE WI 53208	1965	1977
WIS LUTHERAN CHILD & FAMILY SVC INC. 000-98019	WI WG	6800 N 76TH ST MILWAUKEE WI 53223	1965	1979
WISCONSIN EMPLOYERS CASUALTY CO. 000-29068	WI WS	WEG BOULEVARD PO BOX 1100 DEPERE WI 54115 (414) 336-1100	1972	1973
WISCONSIN EMPLOYERS INDEMNITY CO 000-30155	WI WS	WEG BOULEVARD PO BOX 1100 DEPERE WI 54115 (414) 336-1100	1895	1895
WISCONSIN EMPLOYERS INS CO 000-73288	WI WS	WEG BOULEVARD PO BOX 1100 DEPERE WI 54115 (414) 336-1100	1968	1968
WISCONSIN FARMERS MUTUAL INS CO. 000-15393	WI WM	420 W NORTH ST JUNEAU WI 53039 (414) 386-2435	1898	1898
WISCONSIN HEALTH CARE LIABILITY INSURANCE PLAN . 000-33405	WI WN	PO BOX 150 WAUSAU WI 54401 (715) 842-6225	1976	1976
WISCONSIN INTERSCHOLASTIC ATHLETIC ASSOC . . . 000-31763	WI WN	41 PARK RIDGE DR STEVENS POINT WI 54481	1895	1930
WISCONSIN MUTUAL INS CO. 000-27022	WI WM	PO BOX 974 MADISON WI 53701 (608) 255-1623	1903	1903
WISCONSIN NATIONAL LIFE INS CO 229-70580	WI WS	PO BOX 740 OSHKOSH WI 54901 (414) 235-0800	1908	1908
WISCONSIN PHYSICIANS SERVICE INS CORP. 000-53139	WI WN	PO BOX 8190 MADISON WI 53708 ATTN: ATTN: RAY KOENIG	1977	1977
WISCONSIN PROVINCE OF THE SOCIETY OF JESUS . . . 000-98035	WI WG	2120 W CLYBOURN ST MILWAUKEE WI 53233	1954	1979
WISCONSIN STATE MUTUAL INS CO. 000-30295	WI WM	PO BOX 2598 MADISON WI 53701 (608) 271-7075	1896	1896
WISCONSIN TOWN MUTUAL REINSURANCE CO 000-97306	WI WT	1438 N STOUGHTON RD MADISON WI 53714 (608) 249-0107 ATTN: CHARLES H KENNEDY EXEC SEC	1931	1932
WISCONSIN VISION SERVICE PLAN, INC 000-54682	WI WN	9401 WEST BELOIT RD #105 MILWAUKEE WI 53227 (414) 546-2533	1957	1968
WITAN DEVELOPMENT CORPORATION, INC 000-93041	WI WM	408 NORTH SCOTT STREET MERRILL WI 54452	1979	1980
WONEWOC FARMERS' MUTUAL INS CO 000-97314	WI WT	727 WATER AVE HILLSBORO WI 54634 (608) 489-2491 ATTN: ROBERT H SHERMAN SEC	1874	1874
WOODMEN ACCIDENT AND LIFE CO 682-70602	NE FM	PO BOX 82288 LINCOLN NE 68501 (402) 476-6500	1890	1954
WOODMEN OF THE WORLD LIFE INS SOCIETY. 000-57320	NE FX	1700 FARNAM ST OMAHA NE 68102 (402) 342-1890	1891	1893
WORKMEN'S BENEFIT FUND OF THE US OF.A. 000-57290	NY FX	DRAWER 73 ONE OLD COUNTRY ROAD CARLE PLACE NY 11514 (516) 742-0600	1899	1944

NAME OF COMPANY, SOCIETY OR ASSOCIATION AND NAIC NUMBER	DOMICILE AND TYPE	HOME OFFICE ADDRESS AND TELEPHONE AND MAIL ADDRESS	INCORPORATED OR ORGANIZED	COMMENCED BUSINESS IN WISCONSIN
WORKMEN'S CIRCLE 000-58084	NY FX	45 E 33RD ST NEW YORK NY 10016	1905	1922
WORLD BOOK LIFE INS CO 000-72850	IL FS	MERCHANDISE MART PLAZA CHICAGO IL 60654 (312) 245-2982	1970	1970
WORLD EVANGELISM 000-97608	CA FG	4665 MERCURY ST SAN DIEGO CA 92111	1960	1977
WORLD INS CO 000-70629	NE FM	DOWNTOWN STATION BOX 128 OMAHA NE 68101 (402) 342-1402	1903	1971
WORLD SERVICE LIFE INS CO. 402-69833	CO FS	7346A SOUTH ALTON WAY SUITE 129 ENGLEWOOD CO 80112 (817) 390-1011	1936	1970
WORLD VISION INC 000-97730	CA FG	919 W HUNTINGTON DR MONROVIA CA 91016	1950	1978
WORLD WIDE LIFE INS CO (PLACED IN RECEIVERSHIP). 000-78433	CO FS	4669 N PORT WASHINGTON RD MILWAUKEE WI 53212	1965	1973
WORLDWIDE UNDERWRITERS INS CO. 063-26050	WI WS	2000 WESTWOOD DR WAUSAU WI 54401 (715) 845-5211	1979	1979
YASUDA FIRE & MARINE INS CO OF AMERICA 000-11126	NY FS	ONE WORLD TRADE CENTER SUITE 7733 NEW YORK NY 10048 (212) 466-0781	1962	1981
YORK INS CO. 156-24325	IL FS	209 N YORK ST ELMHURST IL 60126 (312) 832-7700	1955	1973
YORKVILLE AND MT PLEASANT MUTUAL INS CO. 000-97330	WI MT	17442 YORKVILLE RD UNION GROVE WI 53182 (414) 878-1525 ATTN: ELMER J GILLETT SEC	1874	1874
YOSEMITE INS CO. 211-26220	CA FS	717 MARKET ST SAN FRANCISCO CA 94103	1964	1974
ZURICH AMERICAN LIFE INS CO. 212-70661	IL FS	231 N. MARTINGALE RD. SCHAUMBURG IL 60196 (312) 843-6000	1960	1961
ZURICH INS CO (US BRANCH). 212-16535	NY AS	213N. MARTINGALE RD. SCHAUMBURG IL 60196 (312) 843-6000 ATTN: R.W. JAMISEON U.S. MGR.	1872	1913
ZURICH LIFE INS CO 212-70688	NY FS	231 N. MARTINGALE RD SCHAUMBURG IL 60196 (312) 843-6367	1947	1949